

ON YOUR OWN TRICKS OF THE TRADE • Book ONE

180 Pages



DEVELOPMENT
KNOWLEDGE
LEARNING
TRAINING
COACHING

A central graphic features a black silhouette of a person's head and shoulders, facing right. Behind the silhouette are five interlocking gears in red, pink, blue, green, and orange. The background is a light blue grid pattern.



Building a successful business in the comfort and safety of your own home doesn't require any great magic formula or any particular special skills. It does require a desire to succeed and a sense of stick-to-it-tivity not found in a job where you work for someone else.

You are the boss. The decisions you will make as you build and organize your home business are yours alone, and how you arrange and divide your time and energy will determine whether or not your business will grow and succeed or if it will fail.

The first step is to have an idea. The second step is to develop your idea into a viable business that will provide you and your family with an income for life when other people are losing their jobs as businesses downsize.

This book will provide you with some really good ideas.

ON YOUR OWN: TRICKS OF THE TRADE
BOOK ONE

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Tips For Handling Business Phone Calls

Often times, we overlook the power of the telephone. There have been many times when I left the answering machine on to screen my calls. But I discovered that most people don't like to leave a message. They would rather talk to a real live human being.

I saw this trait even in myself. When I was in the market to purchase a modem, for example, I called several companies comparing prices and features. If an answering machine came on, I normally would hang up the phone because I wanted the information NOW so I could make my decision. On modems I was especially interested in buying, I would leave a message. If the company didn't call me back within 24-hours I forgot about them. In the end I chose to buy a modem from a company that had a higher price, but they seemed the most interested in my business and had, in fact, returned my telephone call.

Now I realize that as one-person operations, we cannot always answer all our telephone calls, but we can play back the messages as soon as possible and return telephone calls. In fact, almost every time I return a telephone message the customer will say: Thanks so much for calling me back. Some are amazed that I even made the effort. This tells me a large majority of people are losing a lot of business because they are afraid to return a few simple 2-minute telephone calls.

Now let's look at how to handle the telephone call once you receive one. To reiterate, I landed all my previous jobs due to the result of an interview with an employer. And one thing I learned from an executive a long time ago is to let the employer do all the talking during an interview. Why? I asked. Because when you leave the interview, the employer will have a good feeling simply because he/she did all the talking. Think about this for a moment and you'll find it to be true.

Of course there are variables to this. One time I interviewed with an employer who was smart. He sat back in his chair, was a man of very few words and allowed me to sell my skills. This was certainly a switch but one of challenge, which I enjoyed greatly.

The first step, when faced with a situation like this is to RELAX. This employer is not God. Getting turned down by this employer is really no big deal.

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You were looking before you had this interview, right? Play any games you have to with your mind to relax. Because if you appear nervous and frigid, the man of few words will be totally turned off and probably not hire you. Sure, there are exceptions to every rule but this scenario holds true for the majority of these situations.

Okay what have we learned by this? When you are marketing any product you must think of your customer as the employer you are seeking to work for. Imagine yourself on a job interview. Pattern your mannerisms in this fashion and you will find yourself climbing the ladder to success.

In direct mail, your mailing piece takes the place of your personal appearance. Sloppy mailings are the same thing as walking into a job interview for an Account Executive with boxer shorts and dirty tennis-shoes on. In other words, sloppy mailings damage all chances for your success. You may be saving money but your company is losing much more.

So stop for a moment and learn how to conduct yourself in a professional business manner over the telephone. Learn to recognize the different types of people by **LISTENING** to them. Never, never, never do all the talking. Allow the customer time to explain what they want or need and then find a way to fill that need in the hopes of securing an order. Hardselling doesn't work anymore. But when people **WANT** to buy from you, you have a good customer for life!!

What The Right Articles Can Do to Improve Your Publication

Articles are one of the most important assets a publication can have. However, most people overlook this fact because their focus is only on making money by selling adspace.

But anyone can publish an adsheet that contains page after page of pasted-up ads. There are even some so-called publications that contain nothing but ads. (Publications of this type are only print and mail services. They do not qualify as a publication in my opinion.)

But if you want to step-up from a print and mail company and become a publisher you must recognize the importance of the articles you allow to be printed in your publication.

Articles are show stoppers. If you don't believe me, the next time you are in the waiting room at the doctor's office, watch how people read magazines. They flip to the articles, read the headlines and only read the article if the headline is of interest.

The second thing the reader looks for are the full-page ads. It's easier to flip through the pages and read a full-page ad, then to spend a lot of time on one page reading the smaller ads. Again, if they find something of interest, they will dig deeper into the publication and perhaps read every page.

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As a publisher, why should you care that someone reads every page? Because you should be working for your advertisers. Remember, if they don't get a response from their ad, they won't advertise with you again. Besides, when you place an advertisement in a magazine, newspaper, tabloid or adsheet, do you advertise in it again when you don't get any response? Of course not. So why should your advertiser feel any differently?

Therefore, your articles should be selected with as much care as you give full-page ads. Here are some steps to determine if an article is okay for your particular publication:

1. Read the article in its entirety. If you don't have the time to read it now, put it aside. DO NOT print the article until you read it and determine if it would be interesting to others. How would you know this? If you like the article and learned something from it, the chances are good that your readers will too. (Remember, your reader will judge your publication by the articles you allow to be printed in it.)

2. Never print an article just because someone else wants you to. Remember: you are in control of your publication. It is your baby and you have the power to print whatever you deem necessary. If anyone tries to force you to print their article (and you don't want to), tell them you'll print it if they pay your standard advertising price for the space the article will take up. That will force them to put their money where their mouth is.

3. If an article is too long but the content is good, don't be afraid to send it back to the writer and ask them to revise it. For The Pay Day Tabloid, John allows 800-1,000 words maximum for articles that I typeset for him. If an article is too long, I simply send it back and the writer will reformat it and send it to me. (This is standard business practice and in no way hurts the writer's feelings.)

Another option would be to run the article in two separate issues. Split the article at a point that is extremely interesting. (Think about how Soap Operas on television get you to tune in and watch the next day. They do it by stopping in the middle of something very interesting. Then, you have to tune in the next day to see what happens.) When you split your article to run in two issues of your publication, the first one should stop at a very interesting point so the reader will want to get next month's copy to read the ending.

4. Be very careful about printing the same articles that everyone else is printing. It's okay to have a few overlapping with another publication, but if the majority of your articles are not written exclusively for your publication, you will be defeating your purpose and offending your readers. (Don't believe me? Go to the newsstand and pick up a copy of Home Office Computing and Entrepreneur Magazine. Compare them. You will never find the same article appearing in each one.)

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Finding Good Writers

There is absolutely no reason of any kind that you should be stuck running the same articles that every other publication is running. It's a bad habit that needs to be broken. There are literally millions of writers that are unknown and looking for a break. They would jump at the chance to write articles just for your publication. Most of them can be found on the Internet by doing a search under the words authors or writers or by looking through a copy of Writer's Digest.

Typesetting The Article

It may seem too picky to some publishers to point out that ALL articles appearing in your publication should be typed in the SAME font. Pick up a newsstand publication the next time you are in a grocery store. You will never find articles looking different from other articles by varying font styles. Instead, they all look uniform. (Most of them are typeset in Times Roman.)

However, many publications will have articles typeset in a 10-point type, another in 12-point and another in 8-point. One greedy publisher I have witnessed always typesets his articles in a 7-point type that is so hard to read you have to have a magnifying glass. This clearly demonstrates that the publisher has no idea about the marketing benefits of articles. He immediately appears greedy and solid, professional writers would never submit anything of value to him.

If you do not have the ability to typeset your articles, ask the writer to format them properly before sending them to you. Any article in any publication should be a minimum of 12-point (you can get away with 11-point sometimes) and preferably in a Times Roman font. Leading (the space between the lines of the text) can often be reduced and enlarged to take up less or more space without sacrificing the size of the font.

Conclusion

Some people may not actually realize the power and necessity of publications. They are the lifeblood that brings the advertiser and customer together. That's right! Every time you paste-up or typeset an advertisement to appear in your publication, it's another business you have partial control in prospering or destroying.

Articles though become YOUR lifeblood that keeps readers coming back for more. They are the entertainment for your readers. They keep your readers turning pages and contribute to keeping them in the mood to buy from your advertisers. They are really that important! All you have to do is pay attention to your articles just like you would a paid advertisement and you should do well.

Publishers have a powerful responsibility that more of them need to understand so they can grow, prosper and make more money.

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What Would You Really Do If You Got 500 Orders A Day?

You've seen all the money-making articles claiming that you can make \$10,000 a month or more. You've read success stories about people who make \$1 or \$2 million a year. But did you ever stop and think about the work involved in processing the orders? Sure, the money sounds great, but you'll work A LOT of overtime in making it.

Let's examine this a little more closely:

Suppose you wrote a booklet that sells for \$10. You advertise it nationally (through a ad placement service bureau) and it hits! One day you go to your mailbox to pick up your mail and there is a note inside that says See Clerk. You go to the front desk and tubs filled with mail are stacked on top of each other and have to be wheeled to your car. They completely fill up the trunk, back seat and floor-board of your car. You can't believe it.

After getting the mail home, it takes you 8-10 hours to open it, separate the junk from the orders and stack up the \$10 checks in a pile. Your family may help because they share in your excitement. Besides, everyone keeps saying: You're rich! You hit it big! Your book is a success. Oh, what a glorious day this is!!

You grab yourself a bite to eat since you have spent the last 8-10 hours opening mail. Now it's time to fill those orders. You discover that you have 500 orders to process for your book, plus \$5,000 to deposit in the bank the next morning. Doesn't sound too hard on the surface does it? Let's look again.

Even if you're a fast typist, it will take 2-3 hours to type out 500 mailing labels and check them for accuracy. (Retail: \$40)

You'll need 500 catalog envelopes, assuming your book is the 5"x8" size. (Retail: \$25)

You'll also need 500 copies of your book. If you don't have that many in stock (most people don't) you'll have to find a local printer and ask them to do a rush job. (Retail: \$1,000+)

You'll also need 500, 55¢ postage stamps to mail the orders. (Retail: \$275)

But guess what? The next day when you go to the post office you have another 500 orders waiting for you. Since you only got about 30 minutes of sleep the day before, you now find that you have to go through the whole process again. (Somehow, this second bunch of 500 orders is not quite as exciting as the first bunch.)

While you and the kids are opening up the mail from the 2nd day, your printer calls and says the 500 books are ready to pick up. You instruct him to do another rush job of 500 and to deliver the first 500 so you can fill the 1st day's orders.

You get neighbors, friends and family to stuff the 500 envelopes while you

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are still opening the mail from the 2nd day. But after 48 hours of not getting any sleep, you lay down for a 6-hour nap.

When you awake, you don't have time to eat or relax. You immediately have to start processing the 500 orders for the 2nd day. But first, you load up the filled orders from the 1st day and make a trip to the post office. But guess what? Today you have 3,000 pieces of mail waiting for you, which takes you 25-30 hours just to open and results in 1,200 more orders. What are you going to do?

This is only one example to demonstrate the work involved in making the millions of dollars those ads claim that you can make. Even if you just sell a product and rely on another company to fill the orders for you, can you imagine the paperwork involved to process 500 orders one day, 500 the next and 1,200 the next? The paperwork, accounting and just opening the mail alone would take 14-18 hours a day and more. You never have time to sleep, eat or even sit down and say "Whew!"

Also, I need to point out that if you are a one-person operation, meaning you have no one to help you, your income can only reach a certain level because you can only do so much. After that level is reached, you must hire more people or another company to process your mail and orders.

It only goes to show that making money is hard work!! It's not quick and easy like those infomercials and ads claim they are. Be wise!!!

Handling Impossible Customers

There isn't a day that goes by that I don't hear another small business owners complaining about some of the customers they have to do business with. And some of them REALLY are legitimate complaints. But after listening to 100's of different complaints, I have found the root of most of them is a lack of understanding. Therefore, I hope this report gets you on the road of addressing complaints and customer problems in your small home business.

The first step is to get past the irritation. It's only human nature to get a little upset when a customer writes to complain about something totally stupid. Complaints like: It's been two whole weeks and I haven't seen my ad in your paper yet. Or, how about those really stupid ones, like: Send me more info. (no name and address provided.) Then, the guy writes you the next week and calls you a crook because you didn't answer his request right away. It's obvious that there is a breakdown of communication.

But let's look at the last complaint explained above and analyze it for better understanding. For some reason, the guy was so excited about your company that he forgot to enclose his name and address. He knew his name and address and never thought about the fact that you probably didn't know it. Instead he was excited and wanted to get his request in the mail right away so he could find out

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more. So his complaint to you would actually be a compliment.

Unfortunately, there is nothing you can do about this problem since you have no name, address or telephone number to respond to. However, if the guy writes back and is upset with you (and includes his name and address), simply write a quick note that says: Thank you for requesting more information about our company. We apologize that your first request was not filled, however, you neglected to provide us with your name and address. We suggest that you always place your name and address on the outside of every envelope you mail. It's provides many rewards for you as well as getting your orders processed faster. (To go a step further, if you sell printing, suggest that he order 1,000 pre-printed envelopes from you. And because of the delay in processing his request, you'll give him \$5 off. This will win him over.)

Now let's try and understand the education you provided to this customer. I know, it's human nature to want to strike back because this idiot hurt your feelings. But the only way you are going to advance in business and present the professional image you should be hoping to achieve, is to educate and help this person. They, in turn will probably never make this mistake again and will probably relate the information to others they come into contact with. However, if you are hateful or never fill the request you will have gained nothing except the self-satisfaction of revenge.

Training and educating people is not really very hard at all. Jesus gave us an example of how to teach in order to obtain POSITIVE results by using parables. Parables are examples of everyday situations so the person can relate and understand what you are trying to tell him or her. Just saying the words may not help. Some words go over a person's head or they don't comprehend what you're saying because their mind is on something else.

Good customer service and marketing go hand in hand. They both depend on each other and work together for your business survival. There should never be a moment when you shout back at a customer. Hanging up the phone is a much better approach and achieves the revenge you may seek in a more POSITIVE manner.

A Marketing Angle I Use to Sell My Own Products

Businesses to make money with fall under one of these two categories: (1) Service, or (2) Product.

A service business is more specialized to a specific, target-marketed group of people who need the service performed. A product can normally be sold to a wider market and you can span the mail order as well as the consumer market (John Q Public.)

The item I sold was Colloidal Silver, so it fell under the category of product.

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But the MLM company that manufactured this product kept instructing me to build a downline and sign up as many distributors as possible. Since everyone was given this same advice, I decided to do something different and more exciting.

I learned from a colleague that the consumer market is the most overlooked market for smaller homebased businesses. Big companies market to the consumer, but the little guy is never told to do it. They are led to believe that it's too expensive, which is a lie. In fact, running classified ads all over the country is less expensive per 1,000 than mail order publications.

Now I knew from experience that if I even mentioned the word distributorship to a consumer they will immediately envision door-to-door selling. This, of course, would turn them off. Because of this I knew that marketing with this method would not get me anywhere.

So I used another angle. Why not just sell the product itself with no strings attached? Don't most consumers buy products at the store because they want to use them? When you purchased your living room sofa for instance, did you purchase it so you could re-sell them and make money? Of course not. You bought it, brought it home and used it!

So I wrote 5 different classified ads selling Colloidal Silver for \$30 a bottle. I told about the benefits of Colloidal Silver and asked the reader to call my toll-free number to learn more about its health benefits. My toll-free number was a recording that sold the product (not the opportunity.)

I invested \$850 to get my 5 different classified ads in newspapers across the country. My cost per 1,000 circulation was 23¢ much lower than mail order and my ad appeared within 2 weeks.

From the \$850 investment, I made only \$300 of my money back but the idea worked! I analyzed which of the 5 different ads pulled the most response (they were coded), eliminated 3 that didn't and invested another \$500 (\$200 of my own money and \$300 from the first sales) the next week in classified advertising again. This time I made \$750 in sales.

The next month I narrowed down the papers that pulled the most orders, added on some more and repeated the procedure. I made another \$500 the first week in sales and \$1,200 the second week. After processing the paperwork to get these orders filled, I ended up with 100 customers who had purchased the Colloidal Silver and 2 who wanted to join the distributorship in my downline.

Now granted 2 out of 100 is not a lot. But 2 people who REALLY want to work the program is much better than 2,000 that don't want to work or don't even want to learn how to. Besides, I had the potential of 100 REPEAT customers and the opportunity to sell them more products. I made a great deal of money using this method and you can too!!

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Do You Sell By Mail Order? Here Are Some Tips to Help You!

Commission Dealers

If you see ads for the same opportunity you are trying to sell, invest a few dollars and have a typesetter design you a completely different looking ad from everyone else that will stand out and be noticed.

When you send your advertising order to a publisher, be sure to include a note that reads: If you have other advertisers selling the same thing I am, please return my ad and payment. This will give you a fighting chance with the competition.

Don't overlook the low-cost of classifieds. One great place to crank out classified ads nationally is National Mail Order Classified, PO Box 5, Sarasota FL 34230. (Send for their info package and include \$2 for postage. It's a big package of stuff and contains everything you need.)

Don't limit yourself to advertising only in the inner circle. One way to tell is when you find a publication running the same ads and articles as another publication, they are paper-passing and your ad probably won't get much response.

Don't limit yourself to selling a money-making opportunity. Instead, try selling the product with no strings attached then sell the money-making opportunity to satisfied customers who want to make more money.

Continually strive to develop your own product. Commission dealerships are fine to use in developing marketing skills. But don't die there. Instead, look for a product that you personally are interested in selling. Then, if possible, develop your own similar product that's more improved.

Prime Source Dealers

Don't limit your product to having other dealers sell it as an opportunity. Try to sell it outright with no strings attached and as a full page ad on your own. Or run small classified ads giving away a Free Report which would be returned as sales literature containing good-quality information.

> Be selective when offering dealerships. Keep in mind that every dealer you sign-up is a reflection of your company. You have to pick and choose them like you would when hiring a sales staff. Can the negative thinking that the more dealers you have the more orders you have. Believe me it doesn't work!!

>Be a good Prime Source. Keep a mailing list of all the dealers you have (just like an employer would.) Periodically, drop them a postcard and ask them if they are still participating in your dealership. If not ask them why. Don't abandon them or they will abandon you.

Continually strive to develop new ways to market your product or service. Play around with wording your ads, changing the price of the product slightly, offering extra freebies or not offering them, etc. When you find something that

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works for you, write down exactly what you did and let your dealers know. Educating them brings in lots more orders for you plus they will feel dedicated to you since they know you are working with them.

To me, owning and operating a homebased business is very important to me. Without it I would have to work full-time for someone else. If you love freedom learn the ways to achieve it in your life.

Inside Marketing Information for Entrepreneurs

A friend of mine told me one day, "I hate marketing". I just want to do the work. I replied to him, Then go find a job and work for someone else!

There is no way an entrepreneur can make money or be successful unless they learn how to properly market their product or service. Without marketing, you won't get any orders to process and you won't make any money. Plain and simple!

Advertising is one small way to market. But placing a few ads, doing a few co-op print and mails and completing a 1,000-piece direct mail to a mailing list is only the beginning. At this point, you have only opened your eyes. Now you have to get out of bed and walk!!

Unfortunately, there is no clear-cut, step-by-step methods for marketing. What works for one company may not work for another. What ad works for one may not work for the other. The variances every step of the way are wide. And you can go from one extreme of the scale to another.

Marketing is like opening a safe, to which you have lost the combination to. How many tries and different variances will it take to unlock the safe? For some, it might take 10 tries. But for you, it make take 2 million tries.

Don't Be Discouraged

But don't be discouraged. Marketing is much safer than playing the lottery. And the great thing about marketing is that you get BETTER every time you make a mistake. That's why it is extremely important for you not to brow-beat yourself and think you are a failure when a marketing mistake is made. All you have to do is analyze why you made the mistake and try something different. (Personally, I talk to others about the mistakes I make. It helps me to not secretly hold it inside and brow-beat myself over it. Plus it helps the other person not to make the same mistake I did and we learn from each other.)

The best way to start out learning how to market is to analyze YOURSELF and your buying habits. Why did you buy Wonder bread this week at the store instead of Nature's Own? Why did you shop at Winn Dixie instead of Kroger? What really made you buy that new CD at Wal Mart yesterday? Why do you really go to Sears for your tires?

When the junk mail comes in your mail this week, analyze why some are immediately thrown in the trash and others opened. While thumbing through a

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card deck, analyze why the ad you stopped to read caught your eye. Was it because you needed the item or was the headline too interesting to pass up? On those rare occasions when you are drawn to an advertisement to the point that you read the whole thing and are excited about ordering the item, keep it in a reference file so you can use it for ideas when writing your own ads.

Summary

This is only lesson one in developing a mindset to getting started in marketing. There are a zillion more ways, techniques and methods we cannot cover in this report. But remember: it will take some time to be successful as an entrepreneur. So if you don't have the patience to wait that's okay. There are lots of jobs working for somebody else. Not all of us can be sellers. We have to have people like you to buy from us.

Hidden Truths About Legitimate Scams

What's a legitimate scam? It's a scam that delivers the product or service it claims to but the customer is still left with nothing!

Following are some examples of what I mean. Maybe you recognize a few of them:

Establish AAA Credit in 30 Days. All you do is take \$500, deposit it in a bank and then ask the bank for a \$500 loan (holding your original \$500 as collateral.) After getting this loan, you go to another bank and do the same thing. Within 30 days, you actually can be approved for 4 different bank loans, and when you repay them you have AAA credit.

Wipe Out Debts Without Filing Bankruptcy. If you owe 20 different creditors, it's common knowledge that only 1 or 2 will show up for your Creditor's Hearing. (Less if you owe less than \$5,000 per creditor.) You won't have to file a bankruptcy on the other 18 or so that don't show up personally thereby wiping out your debt with these particular creditors.

How to Stop Credit Collectors Dead in Their Tracks. Just demand that all further correspondence about your debt be mailed to your home. By law, the credit collection agency cannot call you at home or at work again. That's why it's best to send this demand in writing by Certified Mail. This will stop them immediately.

Federal Jobs. This information can easily be found in almost any public library. There is no reason for you to pay for it.

Drug-Seized Cars and Homes. Again, this information can be found free of charge in any public library.

How to Live Abroad Free. Universities and businesses in foreign countries pay handsome salaries to English teachers.

Earn Money Reading Newspapers. This legitimate scam involves being in

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the middle of a real estate deal. You locate properties for sale by owner and hook them up with buyers (and charge a nice profit for your services.)

College Degrees by Mail. These are imitation degrees you can buy for \$50 and \$100 for novelty purposes. Many companies sell them through the backs of many national magazines.

Get a Visa or Mastercard Free. Simply apply for a check/debit card at your bank. They will issue you a card that looks like a Visa or Mastercard and deduct the amount you charge from your checking account. Anyone can qualify regardless of credit history. All you need is a checking account.

Borrow Money Interest Free. If you have good credit, you can apply for Over-Draft Protection at your bank. By setting up two or more checking accounts with overdraft protection, you can write checks on money you don't have. Before the check clears the bank, you simply write another check (from one of your other accounts) to cover it. Keep doing this back and forth between your two or more accounts (commonly known as check kiting) and you can have extra cash interest free.

Live in a \$150,000 Home Free. Become a house sitter while the owners are away on vacation or other business-related trips. (Of course you must have references.)

Get a Free Mercedes or Other Luxury Car Every Year. Form a non-profit institution and have this institution furnish you with the vehicle of your choice. Another way is to become a used car salesman and qualify for a new car by selling the most cars for the dealership. Another way is to become a Mary Kay Cosmetics Dealer. (Get the picture?)

50% Off Hotels. Just tell the desk clerk when you check in that you are a government employee and qualify for the lowest rate. Most do not ask for identification, but if they do tell them you left it in the car and try another hotel.

Remember friends no one gives you something for nothing! You've heard that before but for some reason you believe that you can. If that were so, someone would have found it by now.

How Adsheets Publishers Can Destroy any Publication

Almost 30 years ago I wrote a book entitled "Marketing Your Own Adsheets to Make Money". In this book, I advised people to paste-up their customers' ads on a 8Ωx11" sheet of paper, then send the whole sheet to a tabloid publisher to run at the 8Ωx11" advertising rate thereby saving money on their printing and mailing expense.

This idea was great advice 10 years ago because only about 50 or less adsheets existed within a particular market. However, today, there are literally 100's, if not 1,000's of different adsheets. Many of them come and go overnight.

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And the ones that stay around and use this old method will destroy tabloid publishers without even realizing it.

Let's take an example to help you understand what I mean. Suppose that Sue publishes a tabloid that is printed and mailed to a 5,000 circulation. Let's assume that each tabloid page costs Sue \$30 in overhead expense (printing, paste-up time, mailing.) Sue has advertising rates of \$12 per 1" of ad space or \$80 for an 8Ωx11" circular.

Now, Lori has an adsheet that is also circulated to 5,000 and she charges only \$7 per 1" of space. She sells 24 inches of ad space at \$7 per inch for a total income of \$168. She pays Sue (the tabloid publisher) \$80 for an 8Ωx11" circular and pockets \$88 profit.

So, now Lori is getting all the orders. It won't take long before all the higher-priced adsheet publishers stop sending their adsheet to Sue's tabloid and Sue feels the effect of the loss of income.

Besides, why should they keep sending their adsheet to Sue's tabloid? They are not making a dime because all the other adsheet publishers in the same issue are underbidding them. In the end, Sue's tabloid is destroyed and she goes out of business. And the sad part is that Sue never realized the problem existed.

It would seem the simple solution to this problem is for tabloid publishers to not allow adsheets to be printed in their publications. But that is easier said than done. How many people could give up a \$1,200 or more per month income for their tabloid that is based on the sales from adsheet publishers? They have painted themselves in a corner with no way out.

But there is a way to solve this dilemma without any loss of income. All you have to do is not run adsheets as one single 8Ωx11. Instead, cut the ads apart and run them throughout the tabloid instead of all bunched up in one location. Here are the advantages to doing this:

>The actual customer who paid to advertise in the adsheet will get a better response since their ads are not mixed in with 24 or more other ads in the same location.

>The adsheet publisher can run their masthead as a separate advertisement, thereby still generating an income for their particular adsheet. This way, lots of different adsheet publishers can advertise in the same tabloid with different rates eliminating competition with each other.

>The adsheet publisher will also still get their price break. If they pay Sue \$80 for an 8Ωx11" adsheet, the ad space is only costing them \$2.96 per inch, compared to the \$12 per inch that Sue normally charges.

>Sue's tabloid still makes money. In fact, she makes a good steady income since she eliminated the unnecessary competition between her adsheet publishers.

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But even with all this spelled out in black and white, some of you out there will still not accept this method. Why? Because you are probably from the old mail order school of doing things (or were taught by people who were from the old mail order school of doing things.) You would rather keep doing what you have been doing for the past 20 years although you see no evidence of making more money. People like you, I'm sorry to say, cannot see the forest for the trees.

However, you have to realize that what worked 30, 20, 10 or even 5 years ago may not necessarily work today. That's because there are more homebased businesses and more people living on the planet Earth than ever in recorded history. This fact alone changes the various ways of marketing. Besides the general buying public are of a different mindset than they were 5 years ago. Just look around you.

So, because of this one factor, we all have to bend and make changes in our business or we will never grow and prosper. Always remember that marketing (finding ways to sell a product or service) is a PEOPLE business. You have to change with them to supply their wants and needs.

But for those of you who are happy with barely getting by with your publication, forget everything you just read. It would take effort for you to make changes and I certainly wouldn't want to ask you to do something so strenuous!

At this stage of the game, everyone is happy. Lori made a \$88 profit from her adsheet and Sue made a \$50 profit from her tabloid. But did she? Let's see what happens when Sue's tabloid is published:

Lester receives a copy of Sue's tabloid and he really likes it. He plans to advertise. However, he notices that he can send Lori his advertisement for her adsheet and pay only \$7 instead of sending it to Sue and paying \$12. Which person do you think Lester will order from? Lori, of course! Sue just lost a \$12 sale!!

Over a period of a few months, Sue notices her income for the tabloid dropping significantly. On the surface, she doesn't suspect that Lori's adsheet is the problem. All she knows is that Lori keeps sending her a monthly adsheet, which is guaranteed money she can depend on. Sue would never think of eliminating Lori's adsheet since she is a repeat customer.

Sue then assumes that it is to her benefit to offer her tabloid's \$80 per 80x11" advertising rates to more adsheet publishers and markets to publishers in this fashion. In a few months, Sue has 15 different adsheet publishers running their full-page adsheets in her tabloid. That's a monthly income of \$1,200 for Sue and therefore she finally feels she has been successful in her marketing.

But guess what? When Lester receives Sue's tabloid this time, he noticed that Frank was running an adsheet with rates of \$5 per 5,000 circulation. Rather than send his money to Lori's adsheet this month, he sends it to Frank.

In the next issue, Tony comes along and underbids Frank by advertising a

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1" ad to a 5,000 circulation for only \$4. Lester keeps getting cheaper advertising while all the publishers are losing money.

Pretty soon, Sue's tabloid is filled with nothing but page after page of adsheets. Each one is in direct competition with each other due to the different advertising rates for each adsheet. The person with the lowest priced advertising rates gets the ads.

The Right Way To Market With A Fax Machine

Nothing is more irritating for a business to walk into the office one morning and find a whole pile of fax paper on the floor containing nothing but money making opportunities.

In my particular case, I have a small fax machine that uses 49-foot rolls. I cannot buy any larger rolls because of my fax machine's capacity. Each roll costs \$2.39. If I receive 50 faxes of nothing buy money making opportunities, naturally I won't read any of them and become angry if another one is sent.

But the person sending the fax has no idea this is happening. In fact, they believe that they are marketing correctly. Why? Because they have been taught by everyone else that "fax blasting" is the way to make money. They are told it is a cheaper and more effective way compared to direct mail. Boy are these people **WRONG!**

Some marketing experts feel that you have to push your product or service down people's throats to make a sale. This is ridiculous! If someone is forced to buy something just to get rid of you, you will never get any repeat business from this person. In fact, you and your company will leave a bad taste in this customer's mouth and you'll never be able to build a solid business if you do this to all your customers.

What the marketing experts don't tell the people who are instructed to fax blast is that you are NOT supposed to send 5, 10 and 15 pages all at one time. (They assume you know this, but most don't.) Instead, the **CORRECT** way to fax blast is to write a cover letter about your product or service and give the potential customer a phone number or fax-on-demand number to call for more information. Then you can send the 5, 10 or 15 page fax.

That's right! You must use the two-step method in fax blasts or you won't get anywhere. Not only will you be annoying to the customer, but you also will cost yourself a lot more money than a direct mailing and your chances of a sale are much less because you are annoying people.

Doing a fax blast is the same thing as purchasing a mailing list. In a fax blast you normally purchase fax phone numbers from a company without having any knowledge of who these people are and what they are interested in. Oh sure, those companies will tell you the fax numbers they are selling you are hot pros-

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pects and people interested in MLM or money-making opportunities, but how do they know? Do you think they can really tell you the demographics of a particular company's fax number? Of course not. You might have to send out 3,000 fax's before you make one sale. It is worth it?

As with anything else. Before you can close a sale, you have to get the customer to part from their money. In order to do that, the customer must have an interest in the product or service you are trying to sell. You have heard the old saying: You can't sell ice to Eskimos, so you can't sell a product or service to someone who doesn't need it.

A friend of mine purchased a fax phone list from a company and did a fax blast attempting to sell a program that saved homeowners lots of money on their mortgage. He faxed about 2,000 before he called the company and requested the demographics of the fax phone numbers he purchased. He discovered the numbers were for people who rented their dwellings and did not own a home. Naturally, renters would not be interested in saving money on their mortgage when they didn't own a home. My friend lost about \$250 because he didn't make one simple phone call.

Marketing with a fax machine is effective if you keep these 2 things in mind. Check out the demographics and only fax 1 sheet of paper.

Understanding What is Going On Behind The Scenes

Has anyone noticed that the world is growing wickeder and wickeder? I sure have. Can you remember a few years back when human beings would give each other the benefit of the doubt rather than jump to conclusions?

But our human nature began to change because it seemed that every time we trusted someone they let us down or conned us. Naturally, after living through a series of these same situations it's easy to see how one's human nature would become scared and calloused.

Although it's all fine and good to be cautious, there is a problem when you allow yourself to be too cautious. So much so that you destroy your own future. Let me ask you a question: Is it wise to be uptight and cautious about something, so much so that it destroys your business?

Some people play the stock market. In a nutshell, an investor has two choices: (1) Buy a stock that contains no risk but pays low dividends, or (2) Buy a stock that contains risk and pays high dividends. (Playing the stock market is really similar to betting at the horse track.)

Using this basic stock market principle, we also have a choice in business. We can either, (1) Take continual risks in order to have success, or (2) Not take any risks at all and remain in the SAME secure environment (you are in right now) for the rest of your life. The choice is yours!

If you chose Number 1 above, let's start taking some baby steps today by

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doing one or more of the following:

1. The next time you place an order with a mail order dealer, don't immediately assume he ripped you off 2 weeks later because you haven't received your order. That's nonsense! Most small businesses are small businesses because they don't have lots of employees. Most small businesses are run by only one person who does everything. Perhaps your order arrived when this small business was swamped with work and is running a little behind. Don't go nuts! (Even items you order from television or magazines asks you to allow 4-6 weeks for delivery.) Why do you put so much pressure on small businesses to process your order and have it back in your hands within 2 days? Give me a break!

And do you also realize that you probably will destroy your business' future by making an enemy with this small business? That's because you'll probably run into them again and again during the course of your career. Then you'll spend more energy avoiding them, thereby creating negativity that hurts your own business. Accusing people of wrongdoing before you know all the facts is a really stupid move!

2. Having a home business means that you have to develop a business attitude which you can switch on and off at any given moment. Let me explain: If you and your spouse are in the middle of a disagreement and a customer calls you, in order to tend to your customer's needs, you have to put your stressful emotions on hold almost instantly. If not, you'll probably lose the customer. (Try to always remember that someone calling you on the phone cannot see what is happening on the other end of the line.)

3. When you decide to step out of your mold and take a risk, make sure the risk involves something you don't care to lose. For instance, don't risk \$100 if you can't afford it. Instead, find an opportunity where you only risk \$50.

Now this doesn't mean to buy into worthless programs and low-end money-making opportunities just because they are low-cost. This action does not qualify you as taking risks. Always remember: If you begin a business with little or no money, the road is rough and rocky to make a decent living. But the rewards are worth every bump!

How to Become a Successful Advertising Broker

Many people are enticed to become part of the publishing industry because the idea of running ads, receiving orders, taking out 50% as their commission and not doing any actual publishing is simple, easy and sounds like fun. Now, this is all well and good but if this is all you do, you are only fulfilling 50% of your duties. Here is the correct procedure you should follow as an Advertising Broker for any publication:

1. Make sure the ads you are running to sell advertising space looks profes-

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sional. If not, have them re-typeset. (Typesetters advertise in every mail order publication and are easy to find.) I cannot stress enough how important this is. Even if the publisher supplies you with junky ads imprinted with your name have them redesigned so you not only stand out from the crowd but draw more customers and more income.

2. Keep a notebook of all the publishers you are brokering for. Keep records of their advertising rates, your commission and the amount you are to send. This notebook will help you keep on top of things as well as helping you keep track of the proper commissions you are to keep. Every publisher normally has a different set of requirements and when you are bartering for 10 or 15 publications, things can become confusing very easily.

3. When an advertising order comes in, you should immediately notify the customer that their order was received. Also tell them which publications their ad will appear in (as well as the issue numbers if known.) Then, end your letter with a thank you and ask them to order from you again. Enclose a re-order sheet so the customer can easily place another ad with you next month so you can generate a commission. (Not acknowledging an order and not sending a re-order form will cause the customer to send their order to the publisher instead of you and you will miss out on your commission.

4. It also may be helpful to give the customer the publisher's name and address so they can contact them directly if they don't receive a checking copy. This takes extra work off your shoulders and saves you a long-distance call to check on an order you mailed to a publisher 30 or more days ago. However, make it plain that future advertising orders should come directly to you.

5. If you are sending a lot of ads to a publisher (more than 10), you can do the publisher a big favor by sending them typed labels of all your advertising customers' names and addresses so they will be sure to send them a checking copy. (Note: We all know the scenario of when an advertisement is sent and there is one address on the ad but a distributor actually placed the ad and has a different address. In this case, both parties need to receive a checking copy of the publication.)

Being an Advertising Broker has its financial advantages. The trick is to get a wide range of publications to do ad brokering for. You can't make money just being a broker for one or two publishers you need as many as you can get. (Hint: But make absolutely positive that the publication is solid and has been in business for awhile. If not, the publisher could go out of business, keep the money you sent them for your customer's ad orders and you will be stuck. Then you'll be labeled a scam artist through no fault of your own.)

Advertising Brokers also do well by combining several publications into one huge ad package. (Example: 250,000 circulation in 15 different publications

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for one certain price.)

So keep building your business and communicate with your customers. They will provide you with repeat business and your bank account will grow larger and larger just from using a little common business sense and tact.

How I Built My First Downline

I guess it would be safe to say that 99.9% of everyone in our particular industry is involved with network marketing in one form or another. But as a Prime Source, I have never joined any network marketing programs in the past because I was too busy developing and promoting my own products and services. Additionally, it also bothered me that I didn't have control over the product and the company could easily rip me-off without me knowing about it.

However, back in 1996, I was looking for a way to save money on my long-distance service and after 2 months of intensive research found the best one to suit my needs and joined it.

After joining, I tested the program out for a few months before recruiting it. I had 2 colleagues join my downline only to test the payment of commissions. When I was convinced the company was sound and well organized, I then started building my downline. Within only 12 weeks, I signed up 102 people. Here is how I did it:

>Ran a full-page ad in the Network Trainer. (Income Opportunities, Cutting Edge and Home Business Magazine are equally as good.) Although the investment was in the neighborhood of \$500-\$700, I obtained 26 new sign-ups from this one ad alone.

>I designed camera-ready ads, wrote an article about my personal experience with the company (telling about my research and other pertinent findings) and provided these materials to my new downline members. I typeset them with their member number and asked them to use it as a promotional circular.

>I wrote each downline member a personal letter and thanked them for joining under me. I invited them to call me anytime for help and/or consultation. (Believe it or not, most upline sponsors never contact their downline members regardless if they beg them over and over to do so. This is cutting your own nose off to spite your face.)

>I developed a newsletter that is published 5-6 times a year. This helps keep members in contact with the downline "family" as I call it. I also post the newsletter on the Internet for interested people to read, which aides in recruiting.

>I implemented an Advertising Pool where members put money together and we advertise as a whole unit in card decks and other publications.

>Of course, I am just getting started. Every few weeks I try to come up with

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something new that will appeal to my downline members. So far, nobody has dropped out and members express their thanks for my effort.

Building a downline is like building a customer base. You don't just sell someone a product then leave them to seek you out in the future. You have to build a friendship and relationship with them to keep them active and building for the benefit of everyone in your downline. That's right my friend, being a member of a network marketing program takes work. You should not really be in more than 1 (possibly 2) at any one time so you can dedicate yourself to it exclusively for a few years. After you have built the monthly income of your desire, then you can promote another program.

If you are interested in joining in my particular network marketing family, please write me at Graphico, Bluff City TN 37618-0488 to learn more about NeTel the best long-distance company I have ever found in the industry.

When is a Press Release Not a Press Release?

Publishers have told me that they receive a lot of "so-called" Press Releases to run in their publications. The only problem is, the Press Release is written like a high-pressured sales pitch for a product or service.

What's wrong with this picture? Well if you are a person asking that question please take a moment to read this article. It is written for your benefit.

A Press Release is a NEWS story about your product. It IS NOT a sales pitch. There is a distinct difference because a sales pitch often can be an irritation whereas a news story helps the reader learn something to benefit them, which leads to your company having the perfect solution to the problem.

Think about it yourself for a moment. Do you know anybody that loves watching hours and hours of television commercials? Even QVC and The Home Shopping Club on TV get boring after awhile. They contain one high-pressured sales pitch after another. So much so, that most people get sick of watching them. (Is there anyone in the world that rushes home just to watch The Home Shopping Club? If so, please stand up!)

And don't you just hate sitting down to watch that football game, Oprah Winfrey or the featured movie of the evening, only to spend 1/4 of that time watching television commercials? Of course! High-pressured sales pitches are tiring to watch, let alone spending time reading about.

How about the magazines you buy? Would you buy them if the only thing printed inside was page after page of advertisements only? Of course not. You buy it to read articles related to your interests and to learn something to benefit your life.

In other words there is a time and a place for advertisements and commercials. But there is no room for them in a Press Release. Besides, if you submit one

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like this to a publisher, it appears like you are cheap and are attempting to get free advertising. (Remember, the publication normally has enough people who have PAID for their ads. Press Releases therefore are needed to provide real information so the reader can learn something not bore them with another advertisement.)

Now don't get your feelings hurt. I realize that some people don't know how to slant their writing for a Press Release to conform to newsworthy content. So it's time you learned before sending any more to the publishers. And the best place to learn is from the newspapers and magazines you buy.

But to help you get started, let's use the following example: Let's say Betty just joined Ocean Int'l and wants to try and start building her downline. Instead of using an advertisement to write a Press Release, Betty should call the company first and see if they have a Press Release already written. If not, Betty should start composing her Press Release as a testimonial of her experience with the product. This is NEWS!

Finally, after Betty tells how Ocean Int'l has changed her life, she ends the Press Release with a small paragraph inviting people interested in the product to contact her personally or to write for additional information. Yes, this small paragraph at the end is the only sales pitch in your Press Release. The other 98% is filled with information to inform the reader.

If you follow my advice, you will find the next time you submit your Press Release to a publisher that it will be used and appreciated. The publisher will be happy to offer something newsworthy to his/her readers. Besides, you don't appear as a cheapskate and this builds a good, solid base of customers.

How Absolutely Anyone Can Start a Business Right This Second

The other day I was driving down a street in a commercial district and noticed a moving van. Two "blue collar workers" were busy loading office furniture in a company-owned vehicle. It was obvious that they were employees of this major company and I surmised they were making about \$12 per hour.

I then thought about the normal lives these men probably lived. They had to punch a time-clock every day. If they were sick, they had to report to a boss and get permission to stay home. They had to depend on the company to pay them a weekly salary. They got paid the same amount of money every week and were lucky to get a raise every year or so.

Because of being controlled by a time clock at work, they naturally arranged their lives in the same fashion. They came home at the same time, ate dinner at the same time, looked forward to Friday for 2 days of rest but ended up cramming all their neglected responsibilities from the previous week into those 2 days.

The entire human race consists of two major groups of people: (1) Leaders

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and (2) Followers. Leaders have a built-in knack to not be happy with the normal flow of existence. Leaders are continually striving for a way out of this rat-race because they have a human characteristic of wanting to lead instead of follow.

But a good many of these leaders don't have a lot of money because they have been working for an employer all their lives. They recognize that they will never achieve the level of success they desire working for someone else. But they can't just leave their job and survive on their own. How could they pay the rent? Put their children through college? Buy the groceries? Pay Visa and Mastercard? With all these fears sitting in the leader will often exist as a follower because he or she doesn't believe they have a choice.

But they do! In fact, the answer is right under their noses. Allow me to explain . . .

Let's take the guy working for the moving company that I saw when I was driving down the street. He could offer the same service on weekends through word-of-mouth advertising. By placing a simple classified ad under Services Offered in the local newspaper, he could pick up a couple jobs a month and bring in an extra income.

Or how about the lady that just had a baby and wants to stay at home with it. Her maternity leave from her employer, only allows her 6 weeks. If she doesn't go back to work then she will either lose her job, her income or both. If her husband doesn't bring in enough money to support her and the baby she doesn't think she has a choice. The new mother will sacrifice money for her child.

But if this lady wants to stay at home with her child, why doesn't she start a home day-care center? That way, she would still make money and be able to be with her new child at the same time. Good for the child. Good for the mother. Good for the family unit. Good for other working mothers who can trust a "mother-run" day care center versus a commercial one. Plus since the day care center is in this mother's home, she can charge 40% to 50% less than commercial day care centers and probably make more money compared to her old job.

Too often, people who want to break out of the mold and start their own business will seek for products and services they know absolutely nothing about. Someone told them they could make a lot of money doing this and doing that. But the truth is that it will take anyone longer to make money with a product or service that they have to learn. In fact, this learning period could take a year or more. The person could easily be discouraged about a small business if it doesn't make any money by then.

So, if you are considering starting a small business; entertain the possibility of starting one based on the skills you already possess.

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Examples of Excellent Marketing

I'm sure you have watched those infomercials that take over our television set every night after midnight. They haunt the late-night viewer until 6:00 or 7:00 AM. Then, if that wasn't enough, the 24-hour-a-day shopping networks will try to part you from your money.

Even though you can pick up a lot of great marketing tips from this type of television programming, this is NOT the only way to market your product or service. Let's look at another excellent example . . .

Some of you may remember the television show, Dallas. If not consider your favorite soap opera like As The World Turns, or Guiding Light. Every single one of these shows have something in common: They all leave every show with a cliff-hanger that is designed to make you want to tune-in the next day to see what happens.

This is a perfect example of subtle marketing. Subtle marketing doesn't ask you to part with your money. Instead, subtle marketing asks you to part with your time which is essentially the same thing. Because when someone parts with their time because you emotionally control them (sort-to-speak), you have that potential customer in the palm of your hand. Now, all you do is transfer that energy into selling your product or service and you will have a customer for life.

It's a known fact, that repeat business is the key to making the big bucks. If you offer a shoddy product and do not give your customer's a reason to do business with you again you will spend your life continually working to replace new customers. This takes a lot of energy especially money on your part. Consistent marketing to local new customers will never prove to your benefit.

However, where the problem comes in is that business owners who have a shoddy product and find themselves in this position, never admit the truth. Or, perhaps some of them don't know how to not have a shoddy product. They don't have the knowledge of how to improve their product or service without a loss in revenue so they will believe they are backed in a corner with no way out.

Don't ever believe for one second that you are ever backed in a corner and can't move. There is NO SUCH THING as this situation in the mind of a leader. Every leader knows there is no problem without a solution that exists. It may take a little longer to find the answer to one problem and less time for another. But the fact remains there IS a solution to every problem. Plain and simple!!

All you have to do is have the desire to look for a solution. You can't look for the solution in the middle of a mess. Instead, you have to develop the ability to stand outside the problem and view it from a bird's eye view. If you can't do that you should hire or look for someone you can trust that can. Because once you look at the whole situation, rather than a piece of it you will be able to solve just about anything.

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The infomercials, Dallas and the other soap operas, mentioned previously, are excellent examples of hard and subtle marketing methods. Each works differently because each one is marketed specifically for the product or service they are selling. The soap operas use subtle marketing because they want people to watch their show tomorrow. Infomercials use hard marketing methods because their interest main interest is making money.

But they use a subtle approach to their hard-sell methods by making the product sound as if the viewer cannot possibly live without it. That's why they have customers call in and tell about their experience with the product. The customer feels special because they get to talk on live television. This feeling is directly related to their ego which in turn parts them with their money. Take some time and think about it.

Why Haven't You Made Any Money in Your Mail Order Business?

In yesterday's mail, I received a letter from a customer that said: I've been mailing brochures for 6 months and haven't made any money. What am I doing wrong?

I take my hat off to this customer! At least he had the wisdom to notice that something was wrong and reach out to someone else for help. He is an exception to most small businesses and I feel very flattered that he chose me to ask suggestions from.

However, the note he wrote me was written on the face of a #6 envelope, stuck inside a #10 envelope and hand-addressed to me. This immediately showed me this guy had a lot to learn. I needed to go back and show him the basics before he could learn anything else.

But for those of you who present yourself as a professional with the proper business letterhead, envelope and a sample brochure to give me a clue to the product or service you are trying to sell, we have to start helping you on a different level. That's because you already possess the basics needed to run your business. All you need to know are the proper marketing techniques.

If someone on this level were to write in and say: I have been mailing the same brochure for 6 months and haven't made any money, I would immediately ask "Why did you wait so long to change?" If you do the same thing over and over again for 6 months, you need to make a change if it doesn't work. Something is definitely wrong.

Perhaps these suggestions will help you:

>Are you just mailing brochures and not putting anything else in the envelope? If so, that is one of the major problems. Since you are paying first-class postage to mail the envelope you might as well take advantage of the free space. Write a testimonial letter about your product or service and what it has done to improve your personal life. Write the letter like you would be writing a letter to Aunt Martha

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(only leave out the parts about how the weather is and what the kids are up to.) Anyone should be able to write a simple letter like this omitting all the sales hype!

>Never hand-address your envelopes. Some people from the old school are still telling people that a potential customer will open a piece of mail that is hand-addressed more often than if it had a computer label on it. These old school teachers will go on and explain that the potential customer will think the piece of mail is a personal letter and will open it more often. This is silly!! If you are trying to attract the consumer market (regular everyday people working for an employer) this philosophy may hold true. But if you are a small business trying to sell an opportunity for making money you want to attract people in business or thinking about it. Because of this, using a computer label with a bar code on it is more proper and makes you appear as a solid-based company.

>Never put a bunch of different products and opportunities in the same envelope. Sticking to one product theme with the following items in the envelope will triple your sales:

>Cover letter from you giving your personal experience with the product.

>Sales brochure or sheet of paper explaining about the product or service in detail.

>Order form to make it easy to order.

>Money-Saving Coupon or some type of Special Bonus offer to entice the customer to place an order as quickly as possible.

How to Evaluate The Customer Base You Currently Have

When people call my office and start telling me about a marketing problem they have, I always start out by asking them What type of a customer base do you have right now. Most of them will tell the truth and say they don't know. Others will try and think up an intelligent answer by saying opportunity seekers. Both of these answers are the same. It's quite evident the business owner has no idea who his or her customer base is.

The easiest way to determine who your particular customer base is, is to have your customers complete a simple survey. But in order to get them to take the time and respond to the survey, you have to make it worth their while. Because I ran a publication, I gave people a free 35-word classified to fill out and return the survey. For my MLM downline I gave them free camera-ready ads type-set with their member number for returning the survey. You will have to determine the free gift you want to offer to fit the product or service you sell.

But why would you want to give a customer of yours something totally free just to get their opinion? Because their opinion will make you a great deal of money. If you listen to your customers, and give them the opportunity to order something from you that they want you can spend less on direct mails and make more money.

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If you don't like the survey form idea, another way to determine who your customer base is, is to look at the mail you receive from them. Is your daily mail mostly junk mail with a few orders tossed in? If so you need to do something about it. People who mail a lot of junky looking ads are people only interested in making money. They are not interested in spending it, so naturally they will probably not be the type of person to send you an order. You also can tell by checking out the products and services these people are trying to sell. Is it a commission program that you have seen over and over again? If so, these people are followers. They cannot think on their own and probably don't have enough money to buy any worthwhile products from you.

Therefore, if you get 75% or more junk mail than actual orders, you only can make money with 25% of your customer base. Don't even waste your time trying to sell something to the other 75%. It's normally a waste of time.

Send a simple post card to the 25% of your customers who have purchased from you. Offer them a percentage off their next order for being a previous customer. See how many of those customers return the coupon. If you find they don't take advantage of the free offer you have a customer base of people not interested in buying that particular item from you. Therefore, you must either find a product they want to buy, or market it to another group of people.

Another way to determine who your customer base is comprised of is make a list of all the products you sell on a sheet of paper. Ask the customer to check off their items of interest and return to you for more information. As the surveys come in the door, classify the customer under a category. Some of your category headings could be (1) books and reports (2) Internet services (3) advertising (4) typesetting (5) commission programs (6) health and nutritional items (7) mailing list buyers, etc.

Once you have fit your customers under a major category of interest, you can then develop or offer products and services for that particular interest group. Send them ONE offer with an appropriate sales letter and order form in an envelope. Don't offer them every item you sell because it will only confuse them stick to ONE offer for each specific interest group.

In no time you will see a BIG difference in your company's sales!

How to Find a Unique Product or Service That Will Make You Money

I would say the most frequently asked question from beginners about opening their own business is "What should I sell?" I then proceed to ask them, "What interests and hobbies do you have?" Most don't know how to answer that question because they cannot possibly envision how their own interests and hobbies could be turned into a business. After a long silence I then ask, "Why do you want to start your own business? The beginner will immediately answer, To make money.

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I am sure that I would have give the same answers back in 1988 when I started my homebased business but the purpose of this report is to educate you in order to save you the loss of time and testing I had to endure.

The best way to find a unique product or service that will make you money is to first decide what you have an interest in. Look through business opportunity magazines for ideas. A business can be started from anything you can imagine. All you have to do is find something you are interested in selling (not how much money you will make.) Make sure the product you choose is something you believe in and are excited about. If not, you will abandon the business in the early stages when you are making common mistakes in marketing. You simply will lose steam with a product you have no interest in personally.

Now, determine the type of people that would be interested in buying your product. For instance, if you decide to publish a cookbook, you know your market will be people interesting in cooking. Work-a-holics who grab a pizza or run through a drive-through at Burger King would not be a likely to purchase a cookbook. Neither would students who live in college dorms since their cooking facilities are normally very small.

Now it's time to make a trip to the library. Go to the Reference Section and look for the Thomas Register. Look under the classification that provides you the names and addresses of other companies selling the same product you have decided to sell. Copy all these names and addresses down. (The Thomas Register is an alphabetical guide to products and manufacturers, and is a storehouse of information for the businessperson.)

Write to all the companies listed in the Thomas Register and request a catalog or more information. Spend time and study all the materials you receive. Compare prices for the same merchandise. Who knows? You might locate a company that sells the same product at a cheaper price than you can make it yourself. If so, you can order quantities from them and re-sell the product under your own name and packaging.

The next, and very important step, is to advertise. Start with small classified ads in a variety of publications. Choose publications that are advertising the same type of item you wish to sell. Don't just place an advertisement in a magazine or newspaper because the rates are low. If the item you are trying to sell is not relational to the publication's theme, readers will skip over your ad and you will be wasting money.

Starting a homebased business to make some extra money at home or in your space time is as simple as falling off a log. The trick is to find a product or service that YOU enjoy. You won't become a millionaire overnight (that will take a few months, ha-ha.) Instead, you need to allow yourself a little time in order to show a profit. (Uncle Sam gives small businesses 5 years to get out of the red.) So

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please don't base the product your business will sell based on how much money you'll make.

How to Put Together a Winning Direct Mail Package

Most business beginners think Direct Mail means purchasing a mailing list and mailing an advertising flyer to a bunch of folks they know absolutely nothing about. This IS NOT what Direct Mail marketing is. Instead, marketing by Direct Mail means placing a classified ad and sending your mailing ONLY to those who answer your ad.

Anyone who uses the mailing list method will never prosper. Oh, I suppose if you had \$200,000 or \$300,000 dollars to waste, you may make a profit eventually. But there is no need for you to waste money like that. If you'll only slow down and administer a little bit of patience, you'll find your company growing financially much more quickly.

The first step in marketing by Direct Mail is to run a few classified ads in publications. Now, I don't mean your ad should sell your product. Instead, it should ask the potential customer to send in their name and address for free information. A classified ad is only designed to cause interested customers to write to you requesting additional information. This is called a qualified lead.

In return, you send follow-up advertising to those who answer your ad, which is geared to making that potential customer buy your product or service. If you find most people are not ordering your product after they write in for more information, that's an indication that your follow-up advertising needs work. Constantly be fine-tuning your sales literature and adjust it so that most people requesting information from your ads responds with an order.

Now think about how much money you are saving by using this method. (1) The money you spent purchasing a mailing list could be enough to run 3 or 4 classified ads. (2) You get 10X the circulation from a classified ad as you do from mailing envelopes to a mailing list. (3) You eliminate all the labor and time required to prepare a 1,000+ piece mailing. (4) The people responding to your ad can be placed on a mailing list and re-sold as buyers names rather than opportunity seekers, thereby generating more income for you.

The follow-up advertisement (or Direct Mail Package) you send to people who respond to your classified advertising should look legitimate and professional. Your mailing pieces can be cards, coupons, leaflets, folders, broadsides, envelopes, order blanks, pamphlets, brochures or samples. Whatever it takes to get your message across and obtain an order from the customer.

You also have a choice of white or colored paper of different thicknesses and textures. You have a choice of typefaces, ink colors and papers which your printer has available. You can decide design and layout of each mailing pieces. In

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short, you have a wide variety of sales advantages available. Not every style of mailing piece is needed for each specific product or service so you must select and test the choices best suited for you and your business's product.

Now you may be saying to yourself: Why should I give away free samples and spend money on marketing materials when the customer has only contacted me for more information? Think about the money you spend sending out 1,000's of Direct Mails now without any luck. At least using my suggested method, you won't have the mail as many envelopes and you are mailing to people who actually took the time to write in and request the free sample or free information. Therefore, you can use the money you save and invest in follow-up advertising that looks more professional.

The Definition of a “Bottom Dweller” and How Not To Become One

The term has been used in many different ways, but for some reason no one has written a report about it. I just thought it was time.

A bottom dweller is a business that deals in low-quality products and services or products and services that carry no actual benefit to the customer.

A company advertising a 50,000 print and mail of your full-page circular for \$10 is a bottom dweller operation. The turn-a-copy from The Simmons Company is a bottom dweller product. A typesetter charging \$1 per inch for typesetting is offering a bottom dweller service. Rumors, lies and gossip are all bottom dweller characteristics. I could go on and on, but you get the picture.

However, just because someone is a bottom dweller doesn't necessarily mean they are poor. There is money to be made running your company in the bottom dweller market if your only goal is to make money and not have any concern over the quality of your product or service. But if you want to form a solid company that will reward you with a good customer base you will want to stay get away from the bottom dweller crowd.

I am personal friends with a good lady who started her own typesetting business. Now this, in itself, is a fantastic money-maker. The overhead costs are low and the business can grow really fast! (Ask any good typesetter and they will tell you they are swamped with business. Many even quit advertising because they have more business than they can handle.)

My friend though was impatient. She didn't want to take time to read any books, do any research, study the market and plan a successful marketing strategy. Instead, she just wanted to get going now.

In order to do this, she sought out the low-cost publications to cut corners on her advertising. In these publications were other typesetters charging \$3 or \$4 per 1" ad. She felt the logical move would be to provide the same service for only \$1 per 1" ad and grab the market. After she made some money, she thought she

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would raise her prices.

Unfortunately, what my friend didn't realize is that her low price could only attract the bottom dweller crowd. Solid companies who take pride in their products and services would NEVER place an order with her. Why? Because most established companies want QUALITY. They know they cannot get quality for \$1 per 1" ad. It's impossible. A good typesetter will spend 30 minutes or more on designing a good 1" ad. They will select the proper graphic to reflect the content of the advertisement as well as the correlation of the fonts that are chosen to compliment that graphic. This takes practice, talent and creativity. No one is going to provide that quality for only \$1, so why would the solid-based company consider placing an order with my friend? That's why she ended up attracting the bottom dwellers.

If you have read this article so far and things are making sense to you GOOD! If you look around and see that most of your customers sell bottom dweller products, promote junk and have horrible looking circulars, you have made the first step in opening your eyes. But now, what can you do about it?

Rather than close up shop and start all over again, you need to find or develop a REAL product of your own and sell it to a SPECIFIC crowd of people interested in buying it. The first mistake people make is developing a product and then looking around for people to sell it to. This is totally backwards. Instead determine what people want to buy and then find the product or service to fill that need. That way, you already know you'll make money before you start.

But in the meantime, continue doing what you have been doing with the bottom dweller base to keep money coming in. This way, you don't have to close up your business only slowly change it.

Keep your eyes open for other bottom dwellers who are growing and changing and hook up with them so you can help each other.

How to Turn Big Mails Into Profit-Making Ventures

What is a Big Mail? If you are a total beginner to the mail order world, you will have no idea what the term means. Before I knew better, I used to think a Big Mail was just a big envelope containing some type of free samples. As I found out later, my interpretation was right. Unfortunately though, I paid for 100's of Big Mails and ended up instead with a bunch of junk.

In the 1950's and 1960's, small mail order businesses would keep all the junk mail that came in the door. They would then recycle it by offering it as a Big Mail to people who would send a required number of postage stamps to help with the mailing. Inside these Big Mails were publications, articles and free samples of newsletters and other small business stuff that was interesting to most people getting started.

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Then, somewhere in the 1970's or so, someone got the bright idea to make money with Big Mails from both sides. First they would charge other small businesses a fee for mailing copies of their flyers in their Big Mails. These prices ranged around \$12.00 for 1,000, 8Ωx11, pre-printed circulars. The other small business had to pay the cost of having the circulars printed as well as shipping them pre-printed to the Big Mail company to place in their mailings. They didn't save any money because a large majority of the Big Mail company's would receive the pre-printed circulars, throw them in the garbage and keep the money. There was no way to legitimately prove that the Big Mailer had actually mailed a particular circular in a group of 100's.

It didn't take long for lazy people to be attracted to the offer from the Big Mailer. They were people who didn't want to work on their marketing skills but would rather pay someone else to do the work for them. With greed playing against greed the whole concept of a Big Mail blew entirely out of proportion and today we have Junk Mail instead of Big Mail.

But you can start a trend and revert back to the old original concept of a Big Mail. Believe me if you do, you will stick out like a beam of light in a sea of darkness. You can actually develop some profit-making techniques too. Here's how . .

Select a general theme for your Big Mails such as books, software, Internet, network marketing, publishing, printing, etc. Only allow each Big Mail to contain circulars, ads, flyers, samples and sales literature from a variety of companies that sell similar products.

A Big Mail should actually be like a mail order catalog you would get in your mail. Let's use Lillian Vernon as an example. Now Lillian handles a wide variety of different products but the general theme of the catalog is home-oriented, consumer-based products for the general public. You never see Lillian Vernon selling automobiles, computer systems or tickets to the next Bob Segar concert.

Then consider more targeted catalogs such as The Catalog of Catalogs which allow readers to choose free sample issues of various publications. This way, the creators of this concept can cover a wide range of different tastes from cooking to homebased business to children's magazines. But The Catalog of Catalogs still carries a general theme . . . and that is that all the products being offered are catalogs.

I hope I have helped to re-direct your line of thinking when offering Big Mails. Help put an end to the junk and making the USPS rich!!

How to Offer a Money-Back Guarantee That Will Increase Sales

It's very rare in the smaller, homebased business market to find someone offering an unconditional money-back guarantee. However, the larger, more established businesses offer it all the time. Why is that so?

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If you're like me, I used to believe that I couldn't afford to offer a money-back guarantee because I was only making ends meet as it was. But what I didn't realize is that by not offering one, I was inhibiting my growth and adding to my financial problem.

Experienced marketeers who easily make \$1 million or more are usually not different from you. Most of them write books and tell exactly how they achieved this success in hopes that someone can duplicate their strategy. The information is all around you. All you have to do is read it and listen to someone smarter than yourself.

While I don't claim to be smarter than anyone, I do seek and find people who are smarter than me and learn from them. Several writers suggested offering a money-back guarantee and not until I put it into practice did I realize the benefits.

You see . . . most people don't return merchandise, even if they are not satisfied with it. It's the same philosophy as people not using money-saving coupons. It's much easier to go to the store, get what you want and come home. But what if you went to the grocery store one day and accidentally bought a piece of cheese that was molded. In order to return the cheese you would need to find your receipt and take it back to the store. Most people simply don't do it.

People who are in a mail order business, who revolve their life around going to the post office every day normally will return merchandise they order through the mail simply because it's not too much of a hassle to perform the return process. However, most of them just put the faulty item on a shelf and forget about it.

Why am I telling you this? Because I want to erase the fear of offering a money-back guarantee. When you fully understand that most people won't return the product they purchase from you, you will be more receptive to providing them.

One millionaire I studied through books was a man by the name of Melvin Powers. He suggested offering Lifetime or 25+ Year guarantees on his products. Melvin believes that a 30-day guarantee is too short. He claims that if people know they can return an item they purchase through the mail at any time in the future they are more likely to purchase it and never return it (even if they are not satisfied.)

A money-back guarantee also builds confidence in your company. If a customer knows that you are offering a guarantee of some sort, they will automatically assume that your company is solid and that you stand behind the quality. This also tells them that you have an exceptional, high-quality product since no one would offer a guarantee on a cheap and worthless piece of junk.

I started using the words "100% No-Questions-Asked Guarantee" on my products and I sold approximately 35% more than I used to. Even with the increase

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in sales, I have not received a return and no one has taken advantage of my guarantee. Think about applying this method to your business and test the theory out for yourself. What have you got to lose? It's a free way to help your business make more money.

What Exactly Is The Internet?

If you read newspapers and magazines or watch television, you'll probably agree that the Internet is one of the hottest topics to come down the pike in a long time. Businesses are especially urged to get on the Internet. But what exactly IS the Internet?

First, here's what the Internet is NOT. The Internet is not an online service, like America Online or Compuserve. The Internet is not a big computer you can call up with your computer and modem. The Internet isn't even really a computer network, in the truest sense of the word.

The Internet's backbone is an interconnected series of wide-area networks (WANs). These are large computers linked together over a long distance via phone or wireless communication. These huge WANs link tens of thousands of smaller WANs and local-area networks (LANs, computers linked together in a central location, such as a business or government organization) around the world. In this sense, the Internet IS a network of computers. It just isn't a directly connected network; it's more roundabout, more of a simulation of a network.

When you access the Internet, you can send email to anyone else in any part of the world, provided they have an Internet connection. You can download (receive) and upload (send) files and programs to and from any computer that's connected to the Internet. You can chat with other people who are currently connected to the Internet (you type what you want to say, they'll see it on their screen, and vice versa). It's just like you're on a network of computers in a single office, for example, but the computers are spread apart worldwide.

You aren't accessing the other computers directly; you only access the single computer you're dialing into for Internet access. That computer processes your request (say, an email message you're sending), looks up the "address" of the computer you're sending it to, then "routes" your message through the necessary series of other computers out there in the network, until your email gets to its destination.

A common question is: where did the Internet come from? Most people had never heard of the Internet before that last year or two. The Internet, though, has been around for quite some time, just not in the general usage we see today.

Today's Internet that is linking people from different cultures worldwide ironically got its start as a defense project. In the late 1960's, the U.S. Department of Defense began researching defense communications via computer. One of the

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projects that grew out of this research was called ARPANET (Advanced Research Projects Agency Network), the forerunner of today's Internet.

The overall idea was to have a communications network that could be maintained, even if part of it was destroyed in an attack. If a communications network was housed in one location, and that location was destroyed, communications would cease. However, if a huge network with no central control center could be constructed, a destroyed location could be "routed" around through another location, and communications would continue. This is how the Internet works.

By the early 1980's, all U.S. military sites were connected to the ARPANET. Computer scientists at major universities and large businesses had also connected in, using the network as a means for sharing information. This was thanks to the CSNET (Computer Science Network) project conducted by the National Science Foundation (NSF).

The NSF saw the great strides that were being made in computer science due to CSNET, and began constructing a high-capacity, high-speed WAN. Completed in 1988, the NSFNET was so successful that the number of computers accessing it quadrupled to around 80,000 in less than a year. This number increased to almost 300,000 by 1990, creating the need for the final "backbone" network, which exists today, with over 2,000,000 computers connected.

So, now you may have an understanding as to why the concept of "what is the Internet" is such a hard thing to explain. It's a computer network, but it's not. You dial in to the Internet, but you really don't. And no one really owns it or controls it, except for the supercomputers that form the "backbone." One thing's for sure, though: the Internet will change, and, to some extent, has already changed, the way we communicate with each other.

Introduction To Internet Terms

The Internet brings with it a whole language of its own. This report explains the meaning of the terms most commonly used. Many of these definitions rely on other terms for their explanations, so terms defined elsewhere in this report are in italics.

There are a lot of terms here, and some can be a bit technical. If you don't understand them at first reading, keep this report handy as you start using the Internet. As you gain experience, the terms will begin to make sense.

Autoresponder: An email robot that sends replies automatically, without human intervention. For example, if you had a page of marketing information, you could ask prospects to send email to "info@yourname.com," the address of your autoresponder. The autoresponder will automatically email the person your information document. Many autoresponders will, at the same time, send an email to you, listing the requester's address and the document they requested. This is

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an important tool for conducting online commerce.

Backbone: The primary WAN of the Internet.

Browser: A program that allows you to access and read hypertext documents on the World Wide Web.

CGI Scripts: Programs that perform certain functions in connection with your HTML documents. For example, a common CGI script is a counter, which keeps track of the number of people who access your home page. Many CGI scripts are available for free use on the World Wide Web. Always check with your webmaster before using a new CGI script.

Download: Transferring a file from another computer to your own.

Email: Electronic mail, a message sent to another Internet user across the Internet. An email address looks like this: `jimsmith@schma.com`, whereas, “jimsmith” is your user name, your unique identifier; “@” stands for “at”; “schma.com” is the name of your Internet Service Provider. The most common email names of Internet Service Providers are “aol.com” (America Online users), “compuserve.com” (Compuserve users), “prodigy.com” (Prodigy users), and “ix.netcom.com” (Netcom users).

FTP: File Transfer Protocol. This is the Internet communication method that allows the transfer of a file from one computer to another.

Gateway: See Internet Service Provider.

Gopher: An Internet tool that searches and retrieves specific documents based on your specifications.

Helpers: Programs that work together with your browser. For example, if you download an audio file, a separate audio player (such as the Media Player that comes with Windows) is needed in order to play the audio file.

Home Page: Your primary HTML page, the first page anyone would see in your website.

HTML: Hypertext Markup Language. The primary “language” that World Wide Web documents are created in. HTML documents can, with practice, be created fairly easily from scratch in a simple word processor, such as the Windows Notepad, or with the aid of specialized programs created for such a purpose. Many advanced word processors, like Microsoft Word and WordPerfect, have “add-ons” which will translate a typed document into HTML.

Hypertext: A hypertext document has references to other documents sprinkled throughout. If you click on one of these references, you are transferred to an entirely different document. For example, if this report was a hypertext document, you could click on any italicized word, and you’d instantly be transported to the definition of that word.

Internet Service Provider (ISP): The company you call from your computer

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to gain access to the Internet.

IRC: Internet Relay Chat. A section of the Internet that lets users enter a “room” and communicate with others in the room via the keyboard.

Java: A new programming language developed by Sun Microsystems for developing software applications that work over the Internet. Java is, at the time of this writing, only starting to gain popularity, with its greater capacity for animation and graphically interesting effects. Java requires a browser compatible with Java.

Local Area Network (LAN): Computers linked together in a central location, such as a business or government organization.

MIME: Multipurpose Internet Mail Extensions. Allows an email message to contain non-text data, such as audio and video files.

More Internet Terms & Definitions

MODEM: MOdulator/DEModulator. The card that allows your computer to connect to the phone line and communicate with other computers.

Mosaic: The first major browser, now losing popularity to Netscape Navigator.

Netscape: Makers of Navigator, the most popular and most flexible browser. Highly recommended.

Newbie: Someone who is new to the Internet.

PPP: Point To Point Protocol. Faster than SLIP, this method of communications sends TCP/IP information across a line attached directly to the Internet.

Protocol: A method or language of communication.

Search Database: An “address book” for the World Wide Web. In general, you type in the topic you’re interested in, and the database will provide a list of all of the locations it has that meet your requirements. The most well-known search database is Yahoo.

Server: The computer hardware that stores your home page, and sends and receives information through the World Wide Web. This hardware is maintained by the Webmaster at your Internet Service Provider.

Shockwave: A helper co-developed by Netscape and Macromedia, which allows animations and interactive programs to be embedded into HTML pages. Requires Netscape Navigator browser for viewing “Shocked” documents, and Macromedia Director, a high-end multimedia development program, for developing “Shocked” documents.

Sig: Your signature at the end of an email or Usenet posting. Sigs commonly consist of up to four to six lines, and can contain whatever you’d like, usually your email and/or other contact information, very brief information about your business, even just a witty or humorous phrase.

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SLIP: Serial Line Internet Protocol. Communications method that allows a computer to use TCP/IP over a telephone line.

SPAM: Unwanted, unrequested mass “junk” email.

TCP/IP: Transmission Control Protocol and Internet Protocol. Software that allows your computer to communicate on the Internet.

Telnet: A method of remotely “logging on” to a computer system across the Internet, as if your computer and the other were directly connected.

Upload: Transferring a file from your computer to another computer.

URL: Uniform Resource Locator. Simply put, this is the address of a site on the World Wide Web. Here’s an example URL: <http://www.schma.com/home/index.htm>

The “http” stands for “hypertext transfer protocol”; “://” signals the beginning of the address; “www.schma.com” is the domain name, similar to a street address on the Internet; the “/home” tells the computer to look in the directory called “home”; and “index.htm” is the name of the HTML document to access.

Usenet: A section of the Internet divided up into “newsgroups,” or individual special interest bulletin boards. You can post a question, an answer, information, whatever, to a newsgroup, and anyone else can read it. Likewise, you can read anyone else’s postings. This is a heavily used area for information sharing.

VRML: Virtual Reality Markup Language. A still experimental website language developed as a replacement for HTML. At a VRML website, one can explore environments in three dimensions, and can interact with other people who are visiting the same site. VRML requires a special browser.

Webmaster: The person at your Internet Service Provider who is responsible for maintaining the server. This is the person who can answer your service-related questions, such as what CGI scripts are supported.

Website: A collection of HTML pages.

Wide Area Network (WAN): Large computers linked together over a long distance via phone or wireless communication.

World Wide Web (WWW, or Web): A section of the Internet containing “pages” of information, including text, photos, graphics, audio, and video. You can search for documents by using one of the many search databases. To access the web, you must use a browser.

Yahoo: The most famous and, arguably, the most comprehensive of all search databases on the World Wide Web. Yahoo’s URL is <http://www.yahoo.com>.

How to Choose an Internet Service Provider

Choosing the computer hardware and software for Internet access is the easy part. Selecting an Internet provider is the hard part. There are literally thou-

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sands of "onramps" to the Internet, each with their own pricing structures, advantages, and disadvantages. I'm not going to recommend any specific provider in this report. Instead, I'll go through the steps you should take in order to weed out the providers who won't do the job for you, and find the ones that will.

First, you should know about the different types of accounts you can get. Not all service providers will be able to provide all types of accounts. The most common types of Internet accounts are (in relative order of expense):

>Email Only - As the name indicates, these accounts are only for sending and receiving email. These accounts are rarely found today, accept in academic institutions.

>Terminal Dial-Up - A connection to another company's system, which, in turn, is connected to the Internet. An example of this is the type of Internet access you have when you use a service like America Online or Compuserve.

SLIP/PPP Dial In - A more direct form of connection, you are connected to a computer with a dedicated connection to the Internet.

Dedicated - The most expensive type of connection, you are directly connected 24 hours a day to the Internet backbone with a phone line.

Which should you choose? It depends on your needs. I would recommend staying away from Email Only accounts, even if that's all you want, as you can usually enroll with America Online or Compuserve for the same money.

If you're only going to occasionally browse the World Wide Web, and will be putting very little, if any, material up on the Internet for viewing or downloading, your best bet may be America Online or Compuserve. However, if you plan to do more serious work on the Internet, including a website for your business, you should get a SLIP/PPP account.

To identify which SLIP/PPP Internet provider to sign up with, you should start locally. Check with local computer stores and computer user groups for the phone numbers of Internet providers within your local calling radius. Call them and get all the details on their services:

>How much they charge - Many will charge a flat rate per month, others will charge a per hour fee, still others will have a combination of both. Some offer lower rates if you pay in advance.

>How many hours of access you get - Most will have a time limit per month, while others offer unlimited access.

>How much storage space - If you want to have a website for your business, you'll need storage space on your Internet provider's hard drive. How much you need depends on your plans, but 58 MB should be sufficient for most people.

>What "extras" do they offer? - Do they provide all the software you'll need, or are you left to fend for yourself? What kind of technical support is available? Do

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they have a “secure server” (one that can safely be used to send and receive credit card numbers and other sensitive information - important if you want to do business on the Internet)? Do they have autoresponders?

Write all of this information down for each local provider. Next, check the “big” national providers. They can be found advertising in computer and Internet-related magazines. They may have lower rates than the local providers, but they may have two disadvantages: you may have to make a long distance call, which negates the lower rate; and, technical service may be hard to reach, due to volume of calls.

If you have friends who are on the Internet, ask for their experiences with their providers. And, if you can get on the Internet locally (at your library or a local school, for instance), check out The List, which can be found on the World Wide Web at <http://www.thelist.com>

This database contains information on thousands of Internet providers nationwide and worldwide, including pricing, features, local calling information, even comments from users (the most valuable information). Weigh all this information, and take your time. Which provider to use is an important decision.

Netiquette - Watching Your OnLine P's & Q's

An easy mistake that many Internet “newbies” make is to forget what the Internet is. The Internet is, for lack of a better way to classify it, a computer network that many people are using all at once. The key word is people.

It's very easy, since you aren't face to face, to forget that people make up the entire Internet. And, as such, you should conduct yourself as good as, or better than, you would when face to face. Manners are just as important online as in the “real world.”

Probably the easiest way to give guidelines for good Internet etiquette, or “netiquette,” is to show some examples of the wrong way to act. First, and foremost, the worst thing you can possibly do online, that will rile the most people, is spam.

When you talk about spam in connection with the Internet, you aren't talking about the meat product by Hormel. Spamming is sending large quantities of unwanted, unrequested emails, usually containing marketing messages, as well as mass postings to Usenet groups (commonly called cross-posting). It's the online equivalent to sending a mass mailing via carrier route, so that everyone at every house gets a copy. The difference is that, in the offline world, you pay for your mass mailing. Online, the recipient pays, whether through the wasted time it takes to receive your email, or through the fee they pay to access the Internet. While spamming is easy to do, and sounds attractive to the marketer in us, it is definitely the wrong thing to do, and you will be retaliated against, if you do it.

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Retaliation for spamming comes in a variety of flavors. For one thing, your mass Usenet group postings may be cancelled by some self-appointed guardians of the Internet who have the technical wizardry to intercept your unwanted messages. They will always send you an email explaining why they did what they did, and, for the most part, they are very fair in doing what they do.

Individuals who are aggravated by your postings and emails may encourage others to reply to your emails en masse, filling your email box and clogging up your service provider's computers. This has happened many times, with spammers receiving literally thousands of email replies and service providers closing the spammer's account. Even worse, some individuals with the proper know-how will look up whatever information they can get on you (personal phone numbers, etc.), and will mass post it, so other aggravated individuals can pester the life out of you. True, it's vigilante justice, but, in the unregulated world of the Internet, it works, and most people don't frown on it one bit. So, in other words, don't spam!

How else can you irritate large numbers of people online? Well, one way is to overtly criticize other people's opinions, taking things to a personal level. This is known as flaming. Here's an example: entering a Usenet group consisting of Macintosh users, and posting a message calling them idiots for using a Macintosh. You're going to get the same treatment as a spammer, and for good reason: they feel the same way you would if someone called you an idiot for using a PC. As I said earlier, never forget that there's a person on the other end of the line. It's alright to have a lively discussion online, but focus on the subject, and think before you post. It's a lot easier to say something degrading to or about someone when you're online and not face to face.

One of the things you will undoubtedly do while online is download files. Some of these files will be large. If you download, for example, a large game file at 2:00 in the afternoon from a University computer, you're tying up a spot where a student could be. Use your head, and download unimportant and/or large files outside of regular business hours, the time when others have important work to be done.

When you send email, you can have what's called a sig (short for signature) at the end of your message. This should be no longer than 4 to 6 lines, preferably as short as possible, and can include information on how to contact you, a very brief description of your business, etc. Want to really get people's goats? Make your sig larger than the email's message itself. Make it a whole page long with all kinds of cute graphics made from letters, and lines of witty sayings. See, the longer the email, the more bandwidth (the capacity of the network at any one time) it takes, and the longer it takes for the recipient to download it upon receipt. The Internet, vast though it is, only has a limited capacity for carrying data. Even though

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one person could never fill up the bandwidth, excessive junk in your email is still frowned upon.

Another great way to hog bandwidth is to place huge, unnecessary graphics on your Web page. Graphics take a long time to download, and, besides chewing up bandwidth, it frustrates the person trying to view your website. You must remember that most of the people accessing the World Wide Web are still using 14,400 bps modems (many still use 9,600 bps), and graphically intensive webpages can take five minutes or longer to download, all on the recipient's dime. This is an easy sin to be guilty of - even corporations do it (see the Oracle Corporation website at <http://www.oracle.com> for a good example - unless you have a fast connection or you turn the images off in your browser, it will take you forever to get anywhere).

Suppose you receive an email from someone, and you want to reply to it. In most email programs, you have the ability to include in your reply parts of the message you received. This helps fight confusion as emails go back and forth. However, be sure you delete any nonessential parts of the original message. If your reply deals with one paragraph out of the entire message, then keep that paragraph, but don't include the entire email you received in your reply! This just wastes the recipient's time. Taking care of this problem is simple: judicious use of your delete key while replying to emails.

If you are posting a message to a Usenet group or an email mailing list, in which multiple people receive messages, be sure to identify your opinions and humor. If you make a strong statement, preface it with "in my opinion." If you use sarcasm, make sure that it's verbally understood that you are being sarcastic and not degrading or disagreeable. Remember, people can't hear your tone of voice online, and they can't see your facial expressions, both of which are key factors in understanding underlying meanings to what we say. Express yourself, but also define your expression. This takes practice, but it's easy to learn.

What should you do if someone sends you a derogatory message (whether or not they have a good reason)? Here's what you shouldn't do: get all riled up and reply with as much vitriol as the sender used. I know, in the section on spamming, I said that people will do just that. Well, only a few people will, and those people would really probably be better off to ignore than respond. However, it will happen. Maybe you said something in a message that didn't quite come across the way you meant it. If that's the case, look at the problem with a clear head (sleep on it, if you have to). Then, reply with an apologetic message that explains what you were trying to say. Or, maybe the person who emailed you is just a jerk. In that case, it's better just to ignore the email. Delete it from your system. Just like in the real world, some people online get their kicks from riling up other people.

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Have you seen any trends emerging in this report? The trends are friendliness and consideration for others. The Internet is just like a big community and, like true communities, you need to work together. Keep things friendly, and if you make a mistake, own up to it with an apology. And don't take advantage of others online. This will only get you labelled as a troublemaker, and you could potentially lose your Internet access, or worse. People are even starting to get arrested for harassing others (or even stalking) online. Don't do it. Treat others the way you'd like to be treated yourself. It's the golden rule, and it applies as much online as offline.

You might get the impression that the Internet is teeming with people who are just waiting for you to mess up, so they can pounce. While there is the occasional zealot, as in the offline world, this isn't the case. The Internet community is a very supportive, very friendly group. If you're new and you're having trouble accomplishing something, there will always be someone online willing to help. Just make sure you use common sense, and don't break good netiquette!

Common Internet Myths

As with any other "hot topic," the Internet has been the victim of more than its share of myths, superstitions, and falsehoods. The media hasn't helped, to be sure, but uninformed people are just as much at fault. These rumors, if left to fester, will do nothing but damage the reputation of the Internet and those that use it. This report will debunk three of the most common rumors being spread about the Internet.

>Myth #1: The Internet is just a garbage dump of pornography, pedophiles, and other miscreants.

Untrue! While I will concede that there is some unsavory material available on the Internet, it is nowhere near as prevalent as the rumors would lead you to believe.

First, the percentage of material that would normally be considered objectionable is quite the minimum. While it's impossible to estimate the exact amount, my guess would be 1/2%, at most. In other words, no worse than your local bookstore that might have a copy of "The Joy Of Sex" and Playboy for sale. While even that much is too much for some people, most people would agree that it really isn't a problem.

In 1995, though, Time Magazine cited a study by a university freshman for their cover story on Internet pornography. This article grabbed headlines everywhere with its statistics showing huge amounts of child pornography, bestiality, and other sickness travelling across the Internet. What the article didn't tell you was that the statistics weren't based on any credible study, but were estimates that this one freshman, who went on to write a book about how to "pick up women

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online," had pulled off the top of his head. The study that the article was based on has been 100% discredited, and Time even published a large correction and apology soon afterward. Unfortunately, the rumor was in place by that time, and the retraction didn't get as many headlines as the original article did.

Second, a good percentage of people can't even access areas of the Internet that contain objectionable material. This is because those areas are blocked out by many Internet service providers. These providers either have a moral objection to making those areas available, or they don't want to leave themselves open for any legal issues. Thus, the people who have their Internet connections via these providers don't have to worry about encountering material they dislike.

Finally, if you have a child in the house who's allowed to access the Internet, parental responsibility comes into play. Just as you would make sure that your child isn't at the bookstore mentioned earlier, reading materials you would find objectionable, you should make sure that they aren't able to access raw areas of the Internet. How can you accomplish this?

- >Use a service provider that does not allow access to these areas.
- >Only allow your child to use an online service such as America Online, which has parameters you can set in order to screen out areas you don't like.
- >Use a software program such as SurfWatch, which blocks out areas of the World Wide Web and other parts of the Internet that contain objectionable materials. SurfWatch has a subscription updating system that makes sure your child is always blocked from those areas.

Unfortunately, if you don't like sexually-oriented material, there's not much you can do to prevent it from being posted on the Internet. The Internet is a true bastion of free speech, and with that, comes that possibility that something you might not like will occasionally appear. If you attempt to censor the areas you don't like so that others can't see them, others will censor areas they don't like, so that you can't see them. These might be politically-oriented areas, or other socially acceptable areas that promote opinions others don't like. If it were even physically possible to censor the Internet (and it isn't, whatever politicians try to tell you), there would be such an outcry that it would never happen. Suffice it to say, though, that the sexually-oriented materials online are a severe minimum of what's available, and little, if any, truly perverted material ever makes it online.

- >Myth #2: It isn't safe to send your credit card number across the Internet.

Yes and no. This is another area that has been unfairly exploited by the media. There are certain precautions you can take to ensure safety when paying for a product online. The advent of secure servers stands to change the way commerce is conducted on the Internet. The server is the primary connection to the Internet at your service provider's location. Secure servers use encryption to ensure that anything that might be intercepted would be useless, as it would be

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scrambled. If you're accessing a website stored on a secure server, there will be some indication, which varies from program to program, that shows it's secure (Netscape Navigator, for example, has a broken key in the lower left corner for non-secure servers, unbroken for secure).

One thing to realize, however, is that you really aren't that much at risk if you transmit your credit card number through a non-secure server. Here's what someone would have to do in order to steal your credit card number from an email message: they'd have to intercept the single message that contains your information at the exact right time. Chances of that actually happening are low.

In fact, after doing some independent research, I wasn't able to find any instances of this happening. The credit card thefts that have occurred over the Internet have been mass thefts from banking and online service computer systems that contain databases of customer information. Wouldn't that make more sense, anyway? If you were a thief, would you rather spend a large amount of time trying to intercept individual emails, or spend a short amount of time accessing a single source where you could get hundreds or thousands of card numbers, all in one shot? True, criminals aren't always logical, but most of them want to do as little work as possible.

What it boils down to is that sending your credit card via email probably is no riskier than giving your information over the phone to an operator at a catalog company. After all, someone could be listening in on the phone call, or the person at the other end of the line (or someone else in that office) might be running a credit card fraud business on the side. Secure servers just enhance the safety.

>Myth #3: The Internet is a hostile place for newcomers.

False, false, false! The only way you'll catch any guff as a newcomer is if you don't use common sense and jump into things without knowing the proper procedures. As long as you know some basic information, you'll do fine on the Internet.

Just like in the real world, if you don't know how to do something, read the directions first. Almost all Usenet groups and email lists have what are called FAQs, which stands for Frequently Asked Questions. These documents will contain all the basic information you need to know before participating in that discussion group.

For example, suppose you want to participate in the fictitious Usenet discussion group Alt.Fan.Redbirds, a group which talks about your favorite rock group, the Redbirds. The FAQ for that group might have the biographies of each member (so people won't be asking the same "where was the lead singer born" questions all the time), a list of all their records, and any other basic information about the group. Having this information in an accessible document prevents discussions from getting bogged down with the same subjects over-and-over. Also, you'll find information in the FAQ about who the moderator (basically, the boss) of

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the group is, procedures for posting messages, subjects that are welcomed or should not be discussed in that group, etc. You'll save yourself a lot of grief by reading through the FAQ first thing!

How do you know where the FAQ is? That brings us to the second important skill Internet newcomers must have and use: the ability to ask. Just ask someone in the group, they'll tell you. They won't "bite off your head" or make fun of you because you're new. In fact, almost all discussion groups on the Internet welcome newcomers, because they bring with them a fresh perspective on whatever topic is being discussed. Just post your first message as a short introduction of yourself, along with a request for directions to the FAQ. Check back tomorrow, and you'll probably have a response, whether by email or posted in the Usenet group itself.

Read through this FAQ. If you need more help, contact the group's moderator by email. Either the moderator will volunteer to help, or you'll be given an email address of someone who can help you.

The Internet is, for the most part, a friendly place. And, if you're still nervous about dealing with the "old timers" on the Internet, remember this: they were "newbies" once, too!

Should I Do Business on The Internet?

The popular news media has been glutted with stories about the Internet, so glutted that many people are skeptical about what the Internet can do for their businesses. This is understandable. Everyone is saying that the Internet is the "market of the future," that if you don't get your business on the Internet, you'll be left behind. What none of them seem to want to tell you are the real reasons you should do business on the Internet. Before I do that, though, let me dispel some inaccuracies that I've seen in many ads, flyers, and sales letters.

The most common piece of information quoted about the Internet, particularly by people who are trying to sell Internet "home pages" to business opportunists, is that the Internet is the most expansive market in the world, with estimates of 30,000,000 people or more currently using it, and tens of thousands more joining in weekly. Well, this is partly true, but not really 100% true.

The first question you have to ask is where the 30,000,000 number came from. Personally, I don't know. However, I do know that studies are showing a truer estimate is closer to 12,000,000. Where are the missing people?

Well, a lot of hypesters count every single person who's on an online service such as America Online or Compuserve as being on the Internet. Unfortunately, not everyone on the online services uses the Internet. Many of them are content to remain in the "enclosed" portion of the online services, rather than venture out into the web. If they're only interested in stock quotes, or downloading files, they may never access the Internet (though they should - they'd find

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more and better material!).

Also, many people try online services, find they aren't interested, and drop the service after their "free trial month." The hypesters count these people as being among the fabled 30,000,000, as well as being part of the tens of thousands signing up weekly. They shouldn't.

Another interesting tidbit I've seen frequently is something along the lines of "you can easily sell anything on the Internet." Well, I don't know about that. While I've seen plenty of success stories about people selling tons of personalized T-shirts, coffee mugs, books, cookies, vacuum cleaners, antiques, and other "hard goods," I know that the percentage of success stories on the Internet are still far lower than in the "real world." The truth is, if you want to sell a product on the Internet and be successful, you should be able to not only sell the product, but also deliver the product on the Internet. Thus, information products are the best items to sell over the Internet. You can sell the other products I named above, as well as a myriad of others, but it's tougher. Why? Because of the number of people on the Internet, that's why.

Many hypesters make a point of the huge numbers of people on the Internet. This can work against you, because it makes it tough to target your market. Just because there's 12,000,000 people out there doesn't mean that all 12,000,000 are interested in buying an antique chair from you. In fact, maybe only 2% would be interested. That's still a very respectable 30,000 people, and if you could sell 30,000 antique chairs, I'm sure you'd make a great deal of money. However, you need to reach those 30,000 people with your message.

In the "real world," it might be easy to reach those people wanting an antique chair by advertising in antique-related publications. That's targeted marketing. However, on the Internet, things work in reverse. In the real world, the antique publication is delivered to the people. On the Internet, those people need to seek you out. Thus, if you want to market on the Internet, you'd better be willing to work the "publicity machine," with entries in online databases, advertising, press releases, etc. It's just like in the real world. Just because you put a home page on the Internet, you aren't necessarily going to get rich overnight.

So, now that I've probably discouraged you, I'll again ask the question that's posed in the title of this report: should you do business on the Internet?

YES!

How can I say that after sounding so much doom and gloom? Well, even if there are only 12,000,000 people on the Internet instead of 30,000,000, that's still a large group of people, and thousands are joining their ranks all the time. There's bound to be some people who are interested in what you have to sell.

Plus, it's the way of the future. Wal-Mart has just announced that they plan to make all of the products you'd find in a typical Wal-Mart store available for pur-

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chase over the Internet. It might be awhile before that happens, but if it's ok for Wal-Mart, it should be ok for you.

Another good reason is the equalizing factor of the Internet. Even if you're just running a small business from a single bedroom in your house, you can compete on even ground with a large corporation. If your website is designed well, you can be as impressive looking and as technologically advanced (maybe even more - there are a lot of major corporations with crummy looking websites out there).

If you're on the Internet, you're poised to have instantaneous contact with your prospective and current customers. Through the use of email and autoresponders, you can deliver product information around the world for little or no cost 24 hours a day. You can't do that on the phone or through the mail.

If you're on the Internet, you can greatly expand your market. If you're only marketing locally, you can now market nationally. If you're currently marketing nationally, you're now in the International market with the Internet. As long as you have a product or service that is useful to people in other countries, you have a chance at expanding your profit base.

Don't forget the publicity factor behind being on the Internet. Having an Internet website for your business is still a status symbol, if you will. Once you're online, put your email and website addresses on your business cards, your letter-head, your envelopes, everything. Also, send out press releases to your local press and any other publications applicable to your line of work, letting them know about your website. It might be deemed newsworthy, and you'll get some free publicity for your website, as well as a bit of status from being "technologically advanced."

Finally, if you are selling information products, you can deliver the product immediately to your customer, and you'll have no printing expense, no delivery expense, nothing. That's a great profit margin.

You need to go into the Internet with a clear head. Forget those overinflated promises and numbers that the hucksters are spouting. If it sounds like hype, and it smells like hype, it's hype, pure and simple. And very few things have generated the unadulterated hype that the Internet has. However, there are a lot of good, solid reasons to have your business on the Internet. You can be up in a week... so start today!

E-Mail, Autoresponders, Information-on-Demand

Anyone who's used a fax-on-demand system knows how wonderful they are for both the customer and the business. If you need information, you can get it 24 hours a day with one phone call. If you're a business, you can provide your customers with detailed documents anytime they want, with no intervention on

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your part. It's a win-win situation.

There's a similar win-win situation on the Internet, and it's called an autoresponder (some people also call it a mail-bot, as in mail-robot). This is basically a fax-on-demand system, but it communicates via email instead of over the phone line.

Here's an example of how an autoresponder works:

Suppose you sell audio cassettes and compact disks over the Internet. Rather than putting an extensive catalog on your website or as a printed booklet in the mail, you can make your catalog available from an autoresponder. If someone wants your catalog, they just have to send an email to your autoresponder's address (catalog@musicstore.com, for instance). Within minutes (usually, within seconds, in fact), your catalog is automatically emailed to the customer. It doesn't matter if it's 2:00 pm or 2:00 am, or what corner of the world they're in - it's totally automatic.

Here's the best part. Most autoresponders will, at the same time, also send an email to you with the customer's email address. That way, you have a record of how many people requested your catalog and when, and you can follow up via email. Fax-on-demand can't even do that!

How much does this cost? Well, like anything, the cost varies from provider to provider. An autoresponder may be included with your basic Internet service. If not, you can purchase the use of an autoresponder on a monthly basis from literally dozens of sources. You should figure on a \$5 to \$10 setup fee, and \$5 to \$10 per month for each autoresponder you rent. If you pay more than this, you may be paying too much. Shop around.

So, how hard is it to set an autoresponder up? Not hard at all. Once your provider has everything ready on their end, all you need to do is provide the information that will be sent to inquiries. This can be done by sending a printed document to your provider, by emailing the information, or by FTP'ing (uploading) the document directly. Check with your provider for their individual policy. Once your document is in place, there may be an activation code you need to send. After that, you're ready to go. That's it!

What if you want more than one autoresponder? There are two options. First, you can rent more than one autoresponder. If you do this, each will have a separate email address (your catalog might be catalog@musicstore.com, your return policy might be return@musicstore.com). This is the usually the easiest and least expensive option, if you only plan on having a few documents, at most.

If you'd like to have many documents that your customers can access, you consider using a mail server. These are generally more expensive, however, they have a number of unique advantages.

First, each document will have the same email address. To signify which

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document to send, the customer puts "send" and the document name in the body of the email (for example, send catalog or send return). This is an advantage, as customers don't have to remember a bunch of different email addresses.

Second, if you have twenty documents, and you want to add another, it's usually far cheaper to add the document to a mail server than it is to get another autoresponder. Economy of scale is the advantage here - you're using a larger quantity, so you get a better deal.

Mail server pricing varies wildly, and the setup charge can be high, so, as with autoresponders, shop around. Also, be sure this is what you really want to do. If you're starting out with one or two documents, and you aren't sure that you'll have more, go with individual autoresponders instead of a mail server. You can always upgrade.

To find autoresponder/mail server providers, check the various search databases (Yahoo, etc.). Use these words for your searches: provider, autoresponder, mail server, and email. If your Internet Service Provider doesn't offer them, at least ask them for any recommendations or referrals, as they may have someone they regularly work with that can give you a price break.

How to Add Hyperlinks to Your Web Page

One of the attractions of World Wide Web documents is the capability to add hyperlinks. Hyperlinks are highlighted text which, when clicked on, can transport the reader to a different document, or even a totally different website. In other words, hyperlinks are the basic navigation tool of the World Wide Web.

It's very easy to add simple hyperlinks to your HTML documents using the <A> (anchor) tag. The anchor tag has four sections:

```
<A HREF="http://www.s.com/">Go to S page</A>
```

In the link above, HREF= is an attribute that tells the browser program what action to take when the link is activated. The highlighted text is the item that the reader will see as being clickable.

A link can be on its own line, or can be part of a paragraph, as in the example below:

```
<P>If you're interested in multimedia, you can get more information from
<A HREF="http://www.macromedia.com">Macromedia</A>, the industry leader.</
P>
```

When viewed in a browser, the above paragraph will look like this:

If you're interested in multimedia, you can get more information from Macromedia, the industry leader.

The word Macromedia, which was the highlighted text in the tag, is bolded and underlined. It will also be in a different color when viewed in a browser. This

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is a signal to the reader that it can be clicked on. When clicked, the reader will be transported to the Macromedia website at <http://www.macromedia.com>.

Hyperlinks can also take you to a different page in your own website, or even a different section of the page containing the hyperlink (this is called branching). Linking to a different page on your own website is very similar to the link shown above. You would just substitute the location of the new page for the www.macromedia.com in the attribute.

Branch hyperlinking to different sections of the same page is a little more complex. First, you may be wondering why you'd want to section off a page like this. It makes sense when you have a long page of text to break it up into sections for easier reading. To set up branch hyperlinks, the basic process is to name each section, then have the appropriate hyperlink jump the reader to the named section. Here's an example of a hyperlink and its connected section:

```
<A HREF="#STEPTWO>Step Two: Mailing The Letter</A>
(farther down the page)
<A NAME="STEPTWO"></A>
<H3>Step Two: Mailing The Letter</H3>
<P>Now you are ready to mail the letter</P>
```

As before, the highlighted text in the link (Step Two etc.) will be bold and underlined. When the reader clicks on the hyperlink's highlighted text, the browser starts searching down the page for an anchor with the name STEPTWO. When it finds it, the section will display at the top of the screen. In effect, by clicking on the hyperlink, the reader is instantly transported to the section they want to read, rather than having to scroll down the page searching for the information. This is a reader-friendly way of setting up a long web page.

HOT LINKS

A final word on hyperlinks is the hot links page. Many websites you'll visit will have a hot links page consisting of hyperlinks to other websites that the owner of the website thought were interesting.

Why do this? Doesn't this encourage people to leave your website? Don't we want people to spend as much time as possible at our website, rather than someone else's website?

Well, that's true. However, keep in mind that a successful website provides useful information for your visitors. If you find websites that would be of use to people who are interested in what you have set up a page of links. Encourage your readers to bookmark your page so they can return easily. Your links page will also help you remember all those cool websites that you want to revisit.

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How to Add Video and Sound to Your Web Page

Just as images and text can be included in an HTML web page, so can audio and video, though with a bit of a twist. At this point, it's next to impossible to automatically display video or audio of any reasonable quality on your web page so anyone can see it. Rather, the reader will have to click on a link to download whatever video or audio clips you have available, and they will have to have a helper software application that can play the clip.

A helper is a program that works together with your browser. When the browser detects that a certain type of file is being downloaded, it checks an internal list of helper applications and loads the proper helper for the downloading file. It determines which helper to load via the extension at the end of the filename (.GIF for GIF89A, .JPG for JPEG, etc.). If the reader does not have the proper helper application on their system, they won't be able to view the file they're downloading.

Fortunately, there are a few programs that are, more or less, one-stop shops for audio and video clip viewing on PC-compatibles. For sound files, I recommend using Goldwave, a shareware program that can load a wide variety of the sound files you'll encounter. It also has an array of features for modifying the sound files, if you're interested in that. You can download Goldwave at <http://web.cs.mun.ca/~chris3/goldwave>.

For video files, you should try Nettoob, a full-featured shareware video display program. Nettoob can be downloaded from <http://www.duplexx.com/>.

If you are going to include any sound or video files on a web page, you should, as a convenience to your readers, include links on the same page to the above programs.

Here's an example:

```
<P>Need program to display video? <A HREF="http://www.duplexx.com/">Download Nettoob now!</A></P>
```

You can also include the exact "address" of the program in the link, so the user can download it without having to leave your website. If you do this, though, you must be vigilant about making sure the link remains correct (if the makers of Nettoob, for instance, move the program to a new directory, your link won't work anymore, you'll have to update it).

File Formats

As with image files, sound and video files have their own formats. These formats are not cross-platform (able to be used on both Macintosh AND PC-compatibles), however. Audio files are most commonly saved as .WAV (Windows), .AU (Sun Audio), .AIFF (Macintosh), or .RA (RealAudio) files, while video files are most commonly saved as .AVI (Windows), .MOV (Macintosh Quicktime), or .MPG (MPEG compressed video) files. Each of these formats has its own strengths and

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weaknesses, but there are some basic rules to follow.

For instance, if you are using the two programs mentioned earlier, you will be able to enjoy any of these formats with no problem. However, many people will not be using those programs. Most Windows users, for example, will already be able to view .AVI video files, and will, naturally, prefer them to .MOV or .MPG files. The easy solution is to provide multiple formats for each file.

The problems with this solution are: a) audio and video files take up a lot of storage space, which could result in higher fees from your Internet Service Provider; and b) if you are using "stock" audio/video (from a CD-ROM of public domain files, for instance), you'll have to have the software and the knowledge to convert the files into the formats you'll need.

This is the current state of the World Wide Web and personal computers in general, so, unfortunately, the only solution right now is just to deal with it on a case by case basis. My best suggestion is, if you can't convert files, or don't wish to use up storage space with duplicate versions of the same file, just post what you have. Let the reader work it out on their end. It's not the most "user-friendly" solution, but if the reader wants to see or hear what you're posting, they'll make the effort to get the proper software.

WHERE TO FIND VIDEO AND SOUND FILES

The obvious solution is to create your own, but creating audio and video on a computer is not as easy as drawing an image in Windows Paintbrush. Creating audio and video files requires additional hardware and software that the average computer user may not have.

Creating sound isn't so bad, if you have a soundcard and a microphone; audio capturing software is usually included with your soundcard. You will need to use the audio capture software to record your voice through the microphone, then save it in an appropriate sound file format.

Many audio capture programs also let you record audio from a CD playing in the CD-ROM drive. Be careful about this! If you record, for example, a portion of a song by your favorite artist and post it on your website, you could be violating copyright statutes. Be sure the CD you're recording from is royalty-free (see below).

If you don't have audio capture software, you can try Sonic Foundry's Sound Forge program (around \$200), or try the Goldwave shareware program mentioned earlier.

Creating a custom video file on a PC-compatible, however, requires a video capture card (\$500 and up) and video processing software such as Adobe Premiere (another \$300 or so). Luckily, companies are emerging that will take your taped video and convert it to a video file for a fee. You can find these companies

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by searching for “video conversion” on the various Internet search databases (such as Yahoo, <http://www.yahoo.com>).

If you don’t need a custom sound or video file, you’re in luck, as there are numerous sources for “stock” sound and video clips. First and foremost are CD-ROM collections. These commercial products contain clips that are “royalty-free” (do not require the payment of licensing fees) and can be used at your website. These can be found in most any software mailorder catalog or computer store.

Another option is to visit Internet sound and video “archives.” These are collections of audio and video (clip art images are also frequently available) that people are free to copy and use. To find these, go to a Web search database such as Yahoo (<http://www.yahoo.com>) and search for the word “archive.” You’ll be presented with a list of all records with that word in it, and can scan through the lists for sound and video sites.

(Be sure, however, before you use any of these resources that they really are free to use. If you copy an audio file, for example, from ESPN’s website, you’re taking copyrighted material for unauthorized reuse, which can result in legal repercussions.)

ADDING AUDIO AND VIDEO LINKS

Once you’ve collected your audio/video files, adding links in your web pages is just like linking to a document or another website. In fact, you already saw how to do it earlier with regards to linking to the Goldwave and Nettoob files.

Suppose you have a video file called WINDSURF.AVI that you’d like people to be able to download. Your link could look like this:

```
<P><A HREF="windsurf.avi">Download windsurfing video (853k).</A></P>
```

Notice that I put the size of the file (853k) at the end of the link. You should always, always do this as a convenience for your readers, so they can gauge how long the download time would be. They may be using a 28.8bps modem (or even slower), and a file that size would take a long time to download.

That’s basically all there is to it. When you add video or audio to your website, you’re basically making files available for downloading. Unfortunately, at this time, there’s no truly feasible way to show video as it’s downloading, though it’s in the works. With the new RealAudio sound format, you can play sound as it’s downloading, but the reader must have the RealAudio player for this to work. If you want to use RealAudio at your website, you can get more information at <http://www.realaudio.com>.

JAVA, VRML and Other Web Enhancements

The Internet, and more specifically, the World Wide Web, will eventually revolutionize the way we communicate and share information. Unfortunately, websites are somewhat hampered by the HTML document layout language, which is relatively limiting. Documents written in standard HTML are static; that is, they

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are lifeless. They just sit there, waiting for you to read them. It takes a talented website designer to put together a website that draws the reader in and involves them. There are some developing technologies, though, that promise (in theory, at least) to change all this and make the web into an active and exciting environment.

You must first understand that, in order to take advantage of any of the enhancements covered in this report, you must, at the very least, obtain additional software. In most cases, the required software works in conjunction with your web browser, and can be downloaded from a website. In other cases, functionality has been built into new versions of browsers, which you must obtain from the manufacturer. Finally, one enhancement in particular requires an entire browser of its own.

JAVA

The enhancement that has been grabbing all the media attention is Java. Created by Sun Microsystems, Java is a programming language which lets you create "applets" (small applications) which can be inserted into an HTML document. When the reader accesses the document, the applet downloads with the document and begins running. Currently, Java applets consist mainly of small animated logos, scrolling banners that move across the top or bottom of the browser window, and other small "treats."

Potentially, Java can be used to construct full applications, such as spreadsheets, interactive presentations, etc., all of which will run from within an HTML document. Here's the problem, though: Java is TOUGH to learn. Java is basically a stripped down version of C, a popular programming language. In order to use Java, you really should learn to program in C. In order to write a large application, such as a spreadsheet, you'd have to be a pretty darn good programmer. Sun will have to address these problems if they want Java to become a universal web standard, perhaps with a "drag and drop" Java authoring program that makes creating an applications easy. Otherwise, adding Java to your website will require the assistance of a good programmer.

Currently, the only Java-ready all-purpose browser is the 32-bit version 2.0 of the Netscape Navigator. This requires Windows 95 or Windows NT, and can be downloaded from the Netscape website at <http://home.netscape.com>. More Java-ready browsers, sample applets, and other information can be obtained from Sun Microsystem's website at <http://java.sun.com/>.

VRML

Virtual Reality Modeling Language, or VRML, has also been getting the media's attention. There are many VRML software systems in various levels of testing or completeness from a slew of different manufacturers, with, so far, no real standard.

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As the name implies, VRML lets you create a virtual reality environment, such as a building, which the viewer can navigate through in 3-D, as if they were really there. Some VRML languages even let you put objects or other people into the environment, which the viewer can interact with. Potentially, with VRML, you could create an art museum that people could "walk" through, or a house in New York that people in France could visit, or any other environment, interior or exterior.

To become successful, the VRML idea has a few major hurdles to overcome. First, there is no standard. A number of companies are working on their own versions, each incompatible with the other, with virtually no cooperation. This will inevitably delay the success of the system that emerges as the winner. Second, VRML sites are graphic-intensive, which means huge file sizes and extremely long download periods for the average person. Third, VRML sites tend to be rather low resolution, in order to lower the downloading time. This results in something less pleasing to the eye than many people might expect. Finally, most VRML systems require a separate browser program, rather than a "plug-in" to Netscape, for example. If VRML can be standardized and can overcome these potential problems, then it may prove to be a viable system. Until then, however, it should be viewed as a work in progress.

(To find various VMRL software systems and test sites, search for VRML in Yahoo [<http://www.yahoo.com>] and other search databases.)

SHOCKWAVE

Shockwave is a rather unusual web enhancement that just may prove to be one of the best. Shockwave was created by Macromedia, the makers of Director, the leading interactive multimedia creation program. Director has long been used by Macintosh and PC-users alike to create multimedia games, presentations, marketing materials, etc., distributed on diskettes and CD-ROMs. The results are very professional, and the program is relatively easy to use.

The Shockwave plug-in program for Netscape Navigator allows you to add an interactive multimedia presentation right into your HTML documents. The reader will be able to click buttons, hear sounds, and watch animation, right on their screen, as if they were running a Director presentation that had been given to them on disk.

All you need to view Shockwave presentations is the Netscape Navigator browser and the Shockwave plug-in, available for free from Macromedia's website (<http://www.macromedia.com>). Note that it is only available for PC-compatibles at the time of this writing. To create Shockwave presentations, you must have the Director software, plus the Afterburner software (available for free from Macromedia's website), which compresses and optimizes the presentations for distribution over the web.

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Advantages: The Director program is rather easy to use and is widespread. Director produces great quality, reliable interactive presentations. The viewer and compression programs are free. Once the presentation is downloaded, it can run endlessly without requiring further downloading.

Disadvantages: Presentations cannot include data capturing (i.e., forms for the reader to fill out, etc.). Presentations must be kept small, or else downloading time will be long. Director is an expensive program to purchase (over \$800 for the latest version).

Disadvantages aside, Shockwave lets you add everything from small animations as an accent, to extensive presentations, all within a standard HTML document. This is one to watch.

BLACKBIRD

This technology was developed by Microsoft, originally for its Microsoft Network (MSN), as a method of easily creating exciting, interactive content for online services and the web. Unfortunately, it was never completed on time for content developers, and, rather than delay the launch of MSN, Microsoft decided to go with another method of creating online content.

This leaves Blackbird relatively in limbo. Microsoft has said that Blackbird is still a viable development environment for websites and other online services, and that it will continue to be supported with new releases. However, any information on it is rather hard to find and sketchy. Personally, I'd chalk this up as a Microsoft misstep.

GIF89A ANIMATION

This technique has been around for as long as the GIF89A graphics file format, but is only now starting to be explored. The GIF89A format allows you to combine multiple GIF images into one file, including headers in front of each image detailing how long to display it and other information. These images can be looped, thus forming a repeating animation.

GIF89A animations are not difficult to produce, and require no software on the reader's side other than a browser that can display the different frames of the GIF (if their browser can't, it will show the first frame only as a still picture). All you need to create one is a graphics program that can save files in the GIF89A file format, and a program that can compile multiple GIF images into one (such as GIF Construction Kit, found at <http://www.north.net/alchemy/alchemy.html>).

CONCLUSION

As it stands today, the web is, primarily, still a land of plain text and still image documents. Very soon, however, you can expect interactive presentations, walk-through environments, and actual program applications with multiple uses. Pay attention to the websites listed in this article, and you can stay on the cutting edge of the developing World Wide Web!

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A Guide to Good Web Page Design (Part 1)

The whole object of getting on the web is to get noticed. Of course, you want good notices, not bad notices. One way to assure yourself of bad notices is to have poorly designed web pages. And believe me, bad pages will get you noticed, most likely by people like a certain Mr. Mirsky, who runs a website called "Worst of the Web." Put up exceptionally poorly designed web pages (or bizarre content), and you could have the "good" fortune to receive a review at his site, which is a dubious honor at best (unless, of course, you're trying to have a bad website - that's another story...).

THE RULES OF GOOD WEB PAGE DESIGN

Rule #1: Make it readable!

It's better to have a plain black and white web page with no graphics whatsoever but with highly readable text, than it is to have a jazzed up page with an intricate Netscape background and purple and green text. You're putting information up for people to read. Make sure they can actually read it!

If you're writing your web pages for Netscape browsers, you have the option of using background colors and images. My suggestion is to stick with solid colored backgrounds, preferably light pastel colored backgrounds (white to mint green) with black text.

An exception to the above rule is when you will be displaying a number of images on a page, such as an "art gallery." In this case, a dark background will enhance your images. However, be sure to limit the amount of text on a dark background, as it is much harder on the eye.

However, if you must have a background image, you'll have the best readability if you stick with a light embossed grey-on-grey graphic, rather than the wildly multicolored graphics I've seen at many websites. In general, though, any background images will decrease the readability of the text on the page.

Text values should be the opposite of the background. If the background is light, the text should be dark. If the background is dark, the text should be light. Enough said.

Rule #2: Break up your pages into chunks!

I can't tell you how many websites I've been to that have this problem: it's one page of text that goes on, and on, and on, and on... scrolling ad infinitum. This is a BIG no-no!

A lot of this falls back to readability. As a rule, I wouldn't go much beyond two screens of information per page, unless the extra information is strictly on the main topic of the page. For instance, a page of links to other web pages can extend much, much farther than a page full of book reviews. I would put each book

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review on its own page.

This, of course, necessitates some sort of navigation links on each page. However, your readers will appreciate the extra work you put into splitting your pages into bite-sized chunks, rather than one endless tome. If you don't agree with this philosophy, look at it this way: which would you rather have to read, a document printed on a twenty foot long 8Ω" wide single sheet of paper, or printed on twenty regular sized pages, broken up into sections?

Rule #3: Don't overuse horizontal rules!

One of HTML's built-in features is the horizontal rule. This puts a horizontal line on the page whenever it is invoked. And it's so simple to invoke: just put <HR> in your HTML code, and you have a horizontal rule. I wish it wasn't so simple.

The other evening, I was speeding through web pages, and I came across one that had some information I needed. Unfortunately, the author put a horizontal rule between every single paragraph! I don't know if they thought they had some sort of slick design thing going on, but besides being ugly, it made finding the particular information I wanted into a real task. Imagine this report with a horizontal line between every paragraph! Better yet, how about if I do it for awhile, to give you a taste!

Notice how the horizontal line actually makes the paragraphs seem closer together than plain white space does? That's the problem. Even if you allow extra white space for the horizontal rule, it will appear to pull your paragraphs together, rather than separate them.

If you must use a horizontal rule, make sure it's there for a reason. Don't just use them to separate paragraphs, use them to show a change of context. In other words, in this report, a horizontal line would fit just fine in the space between the end of one of these design rules, and the beginning of the next. An applicable web page example would be to use a horizontal rule between the end of your text and your navigation or credits sections.

An even better design option than the horizontal rule, though slightly more work, would be to use a small, unobtrusive graphic to denote a change of context on your page. This doesn't mean one of the "cutesy" versions of the horizontal rule which you'll see all over the web (a mouse with a long horizontal squiggly tail, a wavy ocean, etc.).

The best option, though, is to remove those excess horizontal rules from your web page, and replace it with white space.

A Guide to Good Web Page Design (Part 2)

Rule #4: Be careful with your images!

When designing your web pages, you need to keep in mind that people will not be reading them locally (as if they were saved on their own computer). Rather, they will be down loading it, sometimes over slow modems. This means

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they'll have to wait for every image to download. This can take a long time.

How to get around this problem? Two ways. First, you should limit the number of images on a single page. Second, the images you do have on your page should be made as small as possible, both in physical size and file size. I'll address these separately.

The first solution should be fairly easy to deal with. Just don't load up your page with graphics upon graphics upon graphics. I've actually had more problems with websites from large corporations being graphically loaded than websites from small businesses and individuals. In my opinion, that's because small businesses and individuals are more likely to be made up of decision makers who are actually on the Internet. The decision makers at large corporations just think they should be on the Internet, and they delegate setting up the website to the same designers who design their print materials. Print and web design are two different animals!

Anyway, for every image you put on the page, decide if it's vital to the topic of the page, or if it's just there to look good. Eliminate unnecessary images, as they only serve to slow down the loading of your web pages.

As for the second suggestion, a little image education may be in order. Physical image size is easy to understand, and has a direct correlation with the file size. The larger the image, the larger the file size, and the longer it takes to download.

If you have a large image that you'd like people to be able to see, produce a much smaller version (called a thumbnail), and put the thumbnail, linked to the larger version, on your page. If a person's interested in seeing the larger version, they can click on the thumbnail. If they aren't interested, they don't have to sit through the extended download time. If you do this, make sure to add text by the thumbnail telling the reader how big the file is, so they know how long they'll have to wait.

To reduce the file size of your images without reducing the physical size (as well as for producing thumbnails), you'll need image editing software such as Adobe Photoshop or Corel Photo-Paint. Creating thumbnails is as easy as reducing the dimensions of your image and saving it under a new name.

There are two methods you can use to reduce the file size while keeping the dimensions constant. First, you can alter the image by reducing the number of colors in the image. For instance, say you've scanned in a photo of yourself to put on your website. Typically, your scanner will bring the photo in with at least 4,096 colors (called "true color"). Most people browsing the web will have their systems set for 256 colors. Anything over that is a waste. So, reduce the image's colors to 256 - you'll barely notice a difference, and you'll lose around two-thirds of the file size!

The other method of reducing file size is by saving the image in the proper

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format. On the Internet, you should only save images in the GIF and JPEG graphics formats. In general, GIF is best for non-photo graphics, such as clip art, and JPEG is best for photos. This is because JPEG is a lossy compression format (it compresses the image, making the file size smaller, by dropping out bits of the image), and photos show less degradation of quality. If you are saving an image as a JPEG, you can control the amount of compression you wish to use. The higher the compression, the lower the quality will be.

The GIF format, on the other hand, is a lossless compression format (it compresses the image as much as it can, without dropping out any data). GIF images retain all their quality, at the expense of usually larger file sizes. One other advantage of the GIF format is that you can set the image's background to be transparent, which can make your graphics look more interesting on the page.

Finally, the latest version of the GIF format, GIF89a, can save graphics in an interlaced fashion (rather than saving the data line by line from the top of the image to the bottom, it saves every fifth line from the top to the bottom, like venetian blinds, then starts again from the top, until the whole image is saved). This is particularly advantageous to the reader who is using a Netscape or other interlaced-compatible browser, as the image will load in from top to bottom quickly, but at a low quality, gradually sharpening up as more lines load. The reader will not have to wait for the entire image to load before they can see what it is and decide whether or not they want to wait for the entire image to load.

Don't feel trapped into using JPEG only for photos and GIF for clip art. If you aren't concerned about your image being interlaced and/or having a transparent background, try both formats when you save it, and use the one that ends up smaller.

Now, don't get me wrong. You can design some beautiful pages that are made up entirely of images. However, you'd better make sure that you've reduced the size of the images as much as you can, or else you'll have a lot of people who stop downloading your page before it's half over, only to jump to someone else's page. Not good!

Internet Marketing The 'Right' Way

As with anything in life, there's a right way and a wrong way to use the Internet for marketing. It's especially important to know the difference at the beginning. Otherwise, you may make some mistakes which may jeopardize your chances at ever using the Internet for your business. Literally, you can be banned from the Internet. It's happened before. Don't let it happen to you promote your business the correct way, and you'll have a far better chance at finding success on the Internet.

MARKETING VIA EMAIL

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Email is the easiest method of Internet marketing for the beginner to understand, as it is so similar to "traditional" marketing methods. You're sending the prospect a marketing message, but instead of sending it through the regular mail, you're emailing it directly to them. It's quicker, cheaper, and more efficient.

Where do you find people to email your marketing message to? From other Internet marketing techniques that will be discussed later in this report. There is, though, one particular technique you should avoid.

In the "real world," it's easy to rent a mailing list of people with a specific interest in the type of product or service you're selling. You can then send your marketing materials to the people on this list, feeling relatively sure that they may be interested in what you have to offer. It's hard to do this on the Internet, though, because of the sheer number of people accessing the Internet.

There are companies, though, that will do mass emailings for a price. One particular company advertises that they will send your marketing message to 6,000,000 email addresses for under \$200. This naturally sounds attractive to the marketer in us how else could you contact so many people at such a low price?

Let's think about this, though. Is this a good deal? Maybe, maybe not. This is akin to sending your marketing message to everyone in the phone book. Probably 80 percent of the people will have no interest whatsoever in what you're selling. It's highly untargeted, which will result in low conversion percentages. More important, is it the right thing to do? NO.

Mass emailing is called spamming, and it is the number one offense you can commit on the Internet. Most people have to pay for their Internet access, and many of them pay by the hour (and, thus, by the minute). Another large group of them have to call long distance, since they have no local access phone number. In other words, most of the people you send your mass email to are paying to download it and read it, without having requested it.

Now, most levelheaded people will see the first few lines of the email, recognize it as an unrequested marketing message, and will delete it without thinking twice. There are people out there, though, that take it as a personal affront, an invasion of their privacy, and a waste of their money to receive your spammed email. They will respond vigorously with pranks and threats. If you've put your phone number in your email, you will receive a ton of phone calls at all times of the night. If you've included your mailing address, you may find that your address has been passed on to military recruiters, religious organizations, pornographers, and all other kinds of people whom you may not want to receive mail from. At the very least, you should expect a flood of email full of complaints and vulgarities to your own email address. I've even heard of people replying to spammed emails with hundreds of pages of the same four letter word repeated over and over, so the "spammer" can get a taste of their own medicine.

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It's up to you whether you want to market your business this way. I acknowledge that a marketing message going out to 6,000,000 people is bound to bring in some sales. However, you take the risk of receiving a lot of complaints and wasted time, as well as the possibility of losing your Internet access completely. How? You could receive so many replied emails that your service provider's computer system will get jammed up, preventing other customers from being able to use the Internet. Your provider will politely ask you to go elsewhere for your Internet access, and your name will go on a list of spammers which is circulated amongst Internet providers. You may find yourself unable to get Internet access in the future. It's up to you.

MARKETING VIA USENET NEWSGROUPS

Usenet newsgroups are individual special interest bulletin boards. You can post a question, an answer, information, whatever, to a newsgroup, and anyone else can read it. Likewise, you can read anyone else's postings. This is a heavily used area for information sharing. Used correctly, it can also be a successful marketing opportunity.

Before we go on, you should know that very few newsgroups accept blatant advertising. This is a very subtle technique that may take a few tries to perfect. The key is to frequent the newsgroups that have a connection to your products or services (if you're selling information that is helpful for small business owners, for example, then you should look for newsgroups that small business owners would read), and present pertinent useful information or answers to questions, and include a short marketing message in your sig.

Your sig is your "signature" at the end of your posting. It can be up to six lines long (though a four line maximum is more universally "acceptable"), and can contain information on how to contact you (email, phone, and otherwise), as well as some short information about your business. Readers who are interested in hearing more about what you have to offer can then contact you. At that point, feel free to give them whatever marketing information you'd like; they requested it.

You will have the most success with this technique if you: a) stay "on-topic" in your postings - don't answer someone's question with a one-line answer, only to launch into a two-page sales letter, let your sig do the work; and b) don't overdo it - you should have the mindset that you are trying to help the readers of the newsgroup, and, afterwards, get the word out about your business, not the other way around.

A good idea would be to request and read the FAQ (frequently asked question list) from every newsgroup you plan to post in. That way, you will know their exact policy on advertising, information that may be included in a sig, the exact topics they cover, etc. This will prevent any postings that are "against the rules."

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MARKETING VIA WORLD WIDE WEB

The World Wide Web offers the most flexible solution for marketing on the Internet. You are free to put up whatever information you'd like, in whatever quantity you'd like. After all, you're the one paying for the space. Plus, you can put links on your pages so people can instantly send an email to you for more information, you can have forms for them to fill out, you can even take orders on your pages.

Preparing content for the web can be very easy. In many cases, you can use the same materials you use in your printed mailings. Of course, they will have to be converted to the HTML document markup language that web pages are made of. This is not difficult to do yourself, once you've learned how. If you don't want to learn how, if you don't have a scanner for importing any images from your marketing materials, or if you want a sophisticated website with forms and product order-taking and/or delivery capabilities, you should choose a professional website designer to take care of it for you.

Of course, there's more to it than just putting up your website: you need to promote it. Luckily, this is easy to do. There are over a dozen "search engines" (databases of websites) on the web, each of which you can submit information about your website to. All it entails is accessing the website of each search engine, and reading the details on submissions. If you have a professional design your website, see if they include this in their services - a good web designer will make this a part of the package. And don't confine your publicizing to online. Be sure to promote your website in the "real world" through paid advertising, press releases, etc., just like a product.

You will need to ensure that people who visit your website will want to come back frequently. Do this by changing your content on a regular basis. For example, if you have informational reports that they can download for free, rotate the reports so new ones are available at least every two weeks. Contests can be a good idea, too. For example, give a free product to the person who collects all the clues that you sprinkle throughout your website over a two month period.

Put these techniques together, and you'll have an Internet marketing machine!

Common Website Questions & Answers

Q: Do I need a modem to have a website?

A: No. Various people and services will prepare and maintain your website for you. However, it's highly advisable that you obtain a modem as soon as possible, so you can both verify that your work is actually being done for you, and so you can receive email responses generated by your website.

Q: I put up a website with a company that told me that there are 30,000,000

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people on the Internet, and that I'd receive tons of sales. I've yet to receive a single response. What's the problem?

A: There are a number of things you should know and understand before you advertise on the Web. First, there aren't 30,000,000 people on the Internet. That figure is severely inflated - it's more like 12-15,000,000. Most of those people won't be interested in what you have to offer. That's just life.

The ones that might be interested need to know how to find you. Does the service you've signed up with list you in all of the major search databases? Unless someone already has the URL (address) of a specific website they want to visit, they will go to one of these databases and search under the subject they're interested in. If you aren't there, this person will never know about you. If this service doesn't insert you into the databases, it doesn't matter what kind of Internet Mall your website's in, you'll only get a trickle of traffic. You'll need to do it yourself.

Q: I want to put a lot of large images on my website, as well as a video of myself that will play when someone accesses my website. Is this feasible?

A: Yes and no. When creating a website, you should keep in mind that most people will be accessing your site with a 33,600 bps modem. This is relatively slow, and will result in long download times for large images. In general, it's a good practice to keep individual images under 20k in size, smaller if possible. If your site takes too long to download, people will become impatient and will leave before it's finished loading.

As for the video, there are technologies in development which will allow for videos to play as they're downloading. As of now, though, visitors to your site would have to click on a link to download the entire video first, before they could view it. Video files can be extremely large, and could result in extensive download times (and storage expense on your side, depending on your Internet Service Provider's pricing structure). Be sure your video is crucial to your site before you put it up.

Q: How can I tell how many people have visited my website?

A: There are many ways to do this. The simplest method is to add a counter to your website. Check with your Internet Service Provider on how to do this, as the procedure varies from provider to provider. It is usually as simple as adding one line of code to your HTML document.

Be sure, however, that you add a visit counter, rather than a hit counter. A visit counter adds 1 to the total when someone visits your site. A hit counter adds 1 to the total each time something downloads from your site. So, if you have four images on your page and one person visits it, a hit counter will register five hits: one for the page itself, and one for each graphic. This might make you think that five people have visited, when only one has.

If your service provider does not have a visit counter available, you can

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register with various outside firms that will audit your website. Prices and deliverables for this service vary. Here are two services you can check: Wishing Com (<http://204.119.16.17/>), Internet Audit Bureau (<http://www.internet-audit.com/>).

Q: Is it possible to tell where someone heard about my website when they visit (similar to having a key in a print ad, so you can attribute a response to a particular magazine or newspaper)?

A: It may be, depending on your Internet Service Provider. As noted in the above question, most providers have a CGI-Script (a program you can call from your website) that can count visitors for you. Some CGI-Scripts will maintain a log of visitor information, possibly including where they came from. Knowing this information is very valuable, as you can find out what outlets are most useful for promoting your website. If your service provider cannot do this for you, you can always put a form on your website asking people to type in where they heard about your website. (IDEA: Put a list of every place you promote your website in the form as a pull-down menu. That way, people can just click on the proper answer, rather than having to type it in. Convenience will always increase your response!)

Q: I've written a book and would like visitors to my website to be able to pay for and download the book. They should be able to fill out a form with their name, address, and credit card information. Only after they've filled this out will they be able to download the book. Is this possible?

A: It may be, again depending on your service provider. Check with your provider to see if they have CGI-Scripts available for passwords and custom form thank you pages (the page the visitor sees after they fill out and submit a form). Then, what you'll need to do is password protect the page where visitors download your book. Set up a custom thank you page that contains the password and a hyperlink to the downloading page. When your visitor fills out the form and submits it, they'll get the page with the password. When they click on the link, they'll be asked for the password. They type it in, and they're allowed to access the download page. You should change your passwords frequently, preferably daily, to help keep things secure.

This isn't foolproof, though. Someone could submit a blank or only partially filled out form and get the password. By and large, though, Internet users are honest, and any fraudulent downloads should be more than compensated by the extremely high profit margin on the product (no printing expense, virtually no delivery expense).

The other way you can do this is to email the password to the buyer after you receive their filled out form in your email. The advantage to this is that you can verify the information on the form, and eliminate any blank or partial forms.

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The disadvantage is the buyer does not get their product immediately, which negates one of the advantages of selling information on the web. You need to weigh these factors when deciding how you want to do business.

A final option would be to encrypt the book file with a program such as PKZIP. After your customer downloads the file, they contact you for the password.

Q: How can I get my website recognized by some of the Cool Site of the Day websites?

A: Good question. For those who haven't seen them, there are many websites which are nothing more than groups of links to other websites that are deemed to be beneficial in some way, or just plain "cool". Each website has its own criteria, which are usually about 90% subjective, based on the tastes of the person who maintains the website. Usually, though, you will need to have a website that is either innovative in its presentation (graphically exciting, or making use of new web technologies like Java, Shockwave, VRML, etc.), comprehensive in content, or, most frequently, humorous in nature.

You can see a decent list of these sites by visiting the Yahoo database (<http://www.yahoo.com>) and clicking on the topic "Computers: WWW". From there, you will be presented with a list of subtopics, including "Cool Sites". Click there, and you will get a list of these websites, which you can then check out for details.

(Some people may be asking, why would you want to be listed on one of these websites, anyway? The simple answer is traffic. Being listed as a "cool site" will increase traffic through your website immensely the day you're listed. Most of these websites maintain a list of sites that were previous cool sites of the day. You'll be on that list, too, and people who search through the list will find your link. It's hard to get picked as a cool site, but if you do, you'll notice it!)

How to Get People to Visit Your Website

If you want to make money in any sort of way with a website, you have to get people (and lots of them) to visit. Whether you have paid advertising at your website, or products to sell, or just information designed to generate leads or orders, it's all a numbers game. The more people you get to travel through your website, the more income you'll make. Thus, it's crucial that you do two important things with your website: provide content that people will want to make the effort to see, and get the word out about your website.

PROVIDE IN-DEMAND CONTENT

Let's suppose that you want to make money not by selling products or services from your website, but by selling advertising space to other businesses. You could easily create a classified ad website, or even a website with display ads. Big deal. Would you visit a website that was only classified ads more than once, out of curiosity? Probably not, unless...

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A. It's devoted to a particular special interest.

There are many websites with general classified advertising, very little focus. I don't look for many of these to generate a lot of long-term income for the person(s) who runs them. There are a few websites, however, with highly focused specialized advertising. These will, more likely, be successful (as long as they cater to a large enough group).

For example, you could start a classified ad website devoted to buying and selling musical instruments. This would greatly interest any musician, who would tend to visit from time to time. The average person will, by nature, visit websites that cater to their individual interests more frequently than a generalized website that may or may not hold anything of interest to them.

But, if the website only contains ads, just how often would they visit? Once a week? Once a month? You want them to visit as many times as possible. So, you need to provide...

B. Free worthwhile content.

If your website is only ads, nothing else, then the only time people will want to visit is when they want to buy or sell something. That's ok, but wouldn't it be better if they wanted to visit ALL the time? You can accomplish this by providing good FREE informational content on your website, in addition to your ads. After all, this is how a traditional printed magazine or newspaper works: they provide information with the ads interspersed.

So, for the Musical Instrument Buy & Sell website, you could include relevant how-to articles written by yourself or others (put plenty of notes in your website requesting articles from readers - you'll get submissions you can use, in return for free advertising or some other remittance that is low cost or no cost to you), short items of interest, etc. Change these frequently (and note on your website how frequently they change - this is important for drawing people back), so your visitors will have a reason to keep coming back.

To sum this section up, in order to have a website that people will want to keep returning to, you need to gear it towards a specific interest that appeals to a specific group of people (called targeting), and you need sprinkle it liberally with solid information that changes frequently. This will help take care of getting people to return. Now, how to get them to visit in the first place?

GET THE WORD OUT

When you want to find a plumber, where do you look? In the phone book, of course. What if you want to find websites that have information about a subject you're interested in?

Luckily, the web has many phonebook-like databases which are relatively easy to get listed in. That way, when your potential visitors consult the phonebooks, your website will pop up in the list of their choices.

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The process of getting yourself listed in a search database varies from database to database. Usually, though, it's just a matter of filling out a form with information about the content of your website, the URL (address), your name, etc. Each database is fairly clear about how to do this, with a link on their opening page to their respective how-to instructions.

How to Increase Your Business with an E-Mail Newsletter

It is an accepted fact that a newsletter sent to your regular customers is an excellent way to keep in touch with them about new offerings, special sales, etc. Newsletter publishing is not an easy process, though. You have to write or find articles, lay it out, get it printed up, mail it... it takes time and money, enough that it may not pay off if you do it the traditional way. However, if you publish a newsletter that is delivered by email, you can accomplish the same goals while eliminating most of the time and expense. This report will show you how to put together an email newsletter, how to maintain your database of subscribers, and how to deliver it reliably via email.

First, you need to decide exactly what the intent of your newsletter is. Do you want it to be a line of communication with your present customers? Do you want it to generate new customers? Do you want it to be content only, or include advertising from other companies? How frequently do you want to publish? Monthly? Weekly? No regular schedule? Answering these questions will go a long way in planning your newsletter.

The content of your newsletter is the most important consideration. Articles should pertain strongly to the type of business you run, and the needs of your customers that you address. You, yourself, should be in an excellent position to write articles for your newsletter, if you know your business, products, and services. Write about new developments, new uses for your products, etc. Make sure the articles you write aren't weighted down with sales spiels. It's alright to occasionally put a short sales message at the end of an article, but that's what the rest of the newsletter is for. Your articles should contain a lot of "meat" that your customers will WANT to know about.

What if you don't want to write articles? Then solicit them from your customers, your suppliers, members of related associations you belong to, etc. Let them know that you won't be able to compensate them monetarily, but you can print contact information (their name, address, phone, and a short paragraph about what they do) at the end of their articles. In this way, their articles in your newsletter can draw business for them. Remember, though, it's extremely important to keep the articles concise, beneficial, and on-topic with your customers. Otherwise, they'll gradually cancel your newsletter!

Once you've assembled a collection of material, it's time to assemble your

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first issue. It's not necessary to use a fancy word processing or desktop publishing program, as people will be receiving this via text-only email, with no graphics. So, you can use a simple word processor (such as Windows Write or Windows Notepad) to put together your newsletter. Be sure to set the left and right margins wide (1.75 inches or better). Otherwise, some people will receive your newsletter with longer lines of text wrapped around to partial second lines, making it hard to read. A good newsletter consists of an "editor's letter," two to three decent articles, and a few ads at the end. Any more than this and the newsletter will be too long.

How should you get email addresses to send your newsletter to? Ask for them. Ask your customers for their email addresses, so you can send them a free newsletter. (IMPORTANT: A customer will be more likely to give you their email address if you assure them that you will not rent or sell it to another company. People, in general, don't like unsolicited junk email. Don't do this to your customers, or you'll lose business.) You can use a database program to store your email addresses, but it's just as easy to use the Windows Notepad program. Just type them in a continuous line, separated by commas.

The method of how you send your newsletter to a long list of people will vary, based on what email software you are using. You may be on an online service, such as America Online, and be stuck using their included email program. Or, you may be using an email program such as Eudora with a regular Internet provider. Regardless, your email program should provide a space for: your return email address; the send to email address; the subject line; and (this is important) cc: (carbon copy - where you put a list of people who should also receive the same message) and bcc: (blind carbon copy - similar to a regular carbon copy, but the recipient will not see the list of other people who received the same message) spaces. If your email program does not have an explicit space for cc:/bcc: entries, check your instructions, or get another program!

When you want to send out an issue, you will want to put YOUR email address in both the return address AND the send to address spaces. Then, copy and paste your mailing list from the Notepad program into the BCC: space. Finally, copy and paste your newsletter copy into the message body space. When you send this email out, everyone on your list will get a copy, as well as you. Nobody will get your mailing list, as it won't be listed in the email.

Some final tips:

Put a writeup about your free newsletter on your webpage, along with an email link, so visitors can subscribe. Put this same information on your stationery, business cards, press releases, etc. The more people on the list, the more business you generate.

Prepare a welcome message to new subscribers, detailing how they can

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“unsubscribe” (remove themselves from the mailing list), what the goals of the newsletter are, how to submit items for publication, etc. Send this to new subscribers, along with the latest issue.

If a person wants to leave your subscription list, promptly take them off without complaint. Send them a final email message telling them that they have been unsubscribed, as well as how they can resubscribe, if they choose to.

The Truth About Electronic Marketing

Most people who are prospering from this form of marketing are selling the sizzle and have forgotten the steak. This article will provide the facts behind the hype. You will get the straight truth from someone who uses online marketing personally and who isn't trying to get rich by selling direct response techniques as realistic BBS marketing concepts.

Marketing Electronically is a hot topic especially in these days of instant gratification. There are advantages and disadvantages to any form of marketing, but lately all I hear are the advantages.

Let me first mention the benefits as expressed by others and then I will provide the negatives that have been unvoiced.

- (1) You can reach millions of people.
- (2) Lower lead costs.
- (3) Quickness of response.
- (4) Lower inquiry fulfillment costs.

All of this sounds great huh?

The disadvantages include:

(1) You must consistently market, more than with direct response advertising or direct mail.

- (2) Trying to keep your material on the boards.
- (3) Your material can't be sales related.

(4) Finding out if there is an audience for your product or service involves searching the online networks to determine if it's large enough to even bother uploading your material to.

One major disadvantage to online marketing as I mentioned in item three is:

You can't blatantly promote your material, your product, or your service. With conventional advertising you can go right after your potential customer with a salesletter, but, with bbs marketing you have to provide up front information in the form of a how to article and at the closing of your article you can include a resource box which invites the reader to respond to an offer that you make within it.

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There are two advantages to utilizing a how to article. (1) You are considered an expert on the subject that you have written about. (2) Your material if information rich could remain on the boards for years.

You cannot provide information that points the reader to your product or service. In effect it must be generic. Give plenty of information up front. This is what the system operators want on their board and this will be what determines whether your material stays on the board.

The online services are like magazines, readers call back again and again if there is valuable information. If you're not providing valuable information that they can read and download, then your material won't remain up on the boards. **Packaging Is Everything**

One of the best ways I know of keeping your material on the boards is in a newsletter format.

You accomplish this by using a software program. I recommend Writers Dream (available from Infopreneur publishing for \$5) It's an easy but powerful program. You can create up to forty five individual chapters, each chapter can be a separate article, a portion of a book, manual, directory, etc. The online publication once created can be compressed with PKZip and uploaded onto the boards. When you place material as an online newsletter your chances are greater that it's going to remain up on the boards. I have a business associate who has had his material in this format on one large commercial network for over a year. One important point, you can't put your salesletter (water-down or not) into this online publication format and expect for it to stay on the boards.

If you create an online newsletter in this IBM software driven format, also create an issue that is in a straight ascii format. This can be accomplished with a simple text editor or word processor. This will cover all the bases and allow additional computer platforms such as Macintosh, Amiga or Unix to read it.

Direct Response Techniques Don't Work!

I must keep emphasizing that you must provide solid information. This form of marketing can not be approached using direct response marketing techniques. It won't work! I warn you to be careful if you're following the advice of those who have a direct response marketing mind set. You need to listen to those who use the computer bulletin boards personally and know how to operate a computer. Such as myself.

Listening to those who don't market electronically or know how to use a computer is like trying to take advice on how to run a successful business from someone who has never started one. It's simply foolish!

Direct response marketing involves hype in print, you don't tell a lot, instead you sell a lot, offering the reader plenty of benefits that spell out wants in it

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for them." With online marketing you need to tell a lot and I don't mean tell them what they're going to get if they buy your product or service. What do they need to do to accomplish specific objectives. If you're writing a report on 25 ways to make money staying at home, you can't write "order my book and I will reveal these 25 ways. No! You need to write an article that details the 25 specific (workable) ways to make money at home and within the resource box at the close of this article you can mention that there are also an additional 75 other ways to make money at home and if they would like to receive this valuable report simply contract you.

An Effective Method

Focus on building a list by lead generating. Offer something for free. Generate the name and address. Then follow-up with direct mail. This approach allows you to present the salesmanship, the professionalism (straight ascii text is not very nice looking) the potential customer is getting your sales message.

You cannot do this on the boards, without gathering the names and addresses and mailing to them. This is the method that I prefer to use, and one method I see working.

If you don't have a computer then you need to get into the computer age. You can't utilize this new marketing method without one. Actually, this form of marketing is not new it's been around for quite some time. It's just been brought to the general public's attention most recently. However, it's been presented in a false and misleading way. All the hype and misinformation that has been given as fact has confused a lot of people.

Through a great deal of online research I have found that some things are down right false, yet they are still being presented by some individuals as fact. For your own benefit I highly recommend that you research this technology. I will tell you, from my own research that you're not going to make thousands of dollars just uploading your sales material on the boards.

There are realistic methods that can make you one, two, three, or four thousand dollars or more a month. But, it's not going to be instantaneous. You're not going to put your material up on these bulletin boards one time and then overnight get flooded with orders. I have discovered that online marketing is a method that must be consistent and meet with strict regulations. Each board has its own rules and you must adhere to them. Otherwise spending time uploading your material onto these boards isn't going to do much good. Your material will get kicked right off. Ignore the hype associated with this marketing method and do some research to determine what is true and what isn't.

One truth that will ring loud is that there are plenty of inconsistencies being promoted. If you do your homework you'll have an advantage over those who are still being taken for a money stealing ride.

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Your first step should be of course to get a computer if you don't have one.

If you are going to get serious about online marketing get a computer if you don't have one. I have dealt with clients in the services end of my business (placing their material on the boards) and I can honestly say that if you want to get involved in online marketing you need to do it yourself.

The online tools that are needed for electronic marketing success can actually do a better job in your hands than mine or another. It's similar to marketing a book that you have written, you have a love for it because it's your creation. Only you can promote the book and sell it with the enthusiasm and intricate details that nobody else can. It's your own pride and joy. It's the same way with online marketing.

E-MAIL & CLASSIFIED ADVERTISING

E-mail is a powerful tool to use. It's instantaneous delivery of your on-line classified ad inquiries. A lot of the boards like CompuServe, America On-Line, Delphi, Genie all except classified ads.

Classified ads on the various commercial on-line services are inexpensive. I placed a classified ad on CompuServe (a user base of 2 million) to run for 26 weeks and it's under fifty dollars. A benefit with on-line classified advertising is; readers of your ad can automatically respond to your ad via E-mail instantly. E-mail is faster than the postal service, even overnight delivery is slow compared to e-mail! The simple steps that it takes to place an ad on CompuServe for example include: (1) You type your advertisement into a classified section (exactly like those found in magazines), (2) The money is electronically pulled out of your bank account or charged to your credit card for your advertising order, (3) Your ad is posted usually 24 hours later on the board, (4) Within minutes of it being posted you can start receiving replies in regards to your classified ad.

Once you receive your replies. You could E-mail back to your inquiries your sales literature. This eliminates printing and postage. However, I have found that orders increase if you actually mail them your material by snail mail (first class). I believe that the professional hard copy appearance is a better selling device than straight ascii text.

Detailed Know How Cheap!

If you want to make money marketing online, then you need to order a new 90 minute audio tape and special report (it's not a salesletter) entitled Electronic Marketing Bootcamp. This is truly a need to listen to resource that will get you started making money on the information superhighway. Send your order to: Infopreneur Publishing, Box 20412, Dept EMBC-R, El Cajon, California 92021.

A word of caution, don't become overly enthusiastic about online marketing that you forget other forms of marketing such as direct mail and print advertising. Online marketing is just another form of marketing not an end in itself. I

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would continue to do your print advertising and direct mail, but also utilize online marketing.

Electronic marketing like I've already mentioned is much more demanding. You're not in complete control. You have to overcome a lot of obstacles (as I have personally found out). If you cannot be patient and you cannot be consistent with this form of marketing I would not market electronically. As a simple starter, place classified ads on the boards. Lead generate, gather names and mail your offer.

Use this simple online marketing method. Gather your inquiries by placing a lead generating (offer something for free) classified ad or article. When you retrieve all your requests send out by first class mail your sales literature.

The following article was taken from The Infopreneur Report Newsletter which also discusses: Fax on Demand, voice mail, sending your sales material via E-mail, how to put together an online newsletter, how to create an diskbased catalog and how to package your how-to-reports, articles, or books that you can sell at a high mark up, but produce for under a \$1 postage included! If your current information products are costing you two to five dollars to produce. They can be produced for 23 cents. This information and more is available in the pages of this insightful newsletter. You can get 4 issues for just \$5 by sending your subscription request to: Infopreneur Publishing Box 20412-IRR, El Cajon, California 92021.

I want to mention one important and almost over looked point. Focus on the commercial boards, don't waste your time with the little boards. A great deal of these little boards don't have the funds to promote their service in the massive scope that CompuServe, America On-Line, Delphi and Genie can and do.

They also don't have many callers as the larger boards have. Even if you got your material on 70,000 of the smaller boards, it still would dwarf the number of callers on the larger boards in a 24 hour period. You want a lot of people calling the board if your material or classified ad is on it. I would only utilize the smaller local bbs for practice and fun. For serious online marketing the only way to go is the larger commercial networks.

The Business-Residence

The Real Secret to Success

A few years ago there were millions of "mom & pop" businesses across the country. Not a few of them were stores with living quarters attached. There were stores along the highway with houses in back and on city streets with apartments upstairs.

This practice has largely gone by the wayside with our modern living standards. Comfort and separation of the "unpleasant and unsightly" work place from home have made the business-residence unpopular.

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Our concept of what is and what isn't "accepted" has changed. Not many brides want to live over the "deli"; most of them prefer a "cottage with the white picket fence" — which today translates to a condo or tract house — just like everyone else.

Yet no one can dispute the fact that the business-residence concept is a practical, cost effective and SMART alternative.

Tract housing is the least likely type of all home investments to appreciate in value. If the price does go up, it is almost always due SOLELY to inflation (which affects everything). The property value doesn't go up; the value of our money goes down!

Aside from being easy to purchase, the only real financial benefit from a tract house is an inefficient method of equity building.

Even so, equity building in a constant value asset (like a tract house) is far less productive than building equity in something that increases in value (like a "going" business).

In many residential neighborhoods, it's either illegal or impractical to operate a business (put up signs, display wares and have customers coming and going).

Most people who live in housing developments and want to start a business must buy or rent a second location and commute to and from their homes, all of which costs money that could be invested in their business.

There are exceptions such as take-home work and residences that lend themselves to certain types of businesses like word processing or a photo lab, but few people actually seek out residences that can be used for business as well.

A young Texas couple rented a small house along a fairly well traveled state highway some three miles outside the city limits. The rent was considerably lower than it would have been inside the city because it was "a ways out." It was a nice enough little house with a front yard. Whenever you drove by their place there was always something in the front yard with a For Sale sign on it; a chest of drawers, lawn mower, picnic table.

The husband had a full time job and the wife also had a full time job taking care of two little rascals. To help make end meet, they bought some of their furnishings at garage sales and local auctions. After furnishing their place, they kept going and started buying things just to sell from their front yard "store" (for about double their cost).

They wouldn't lie, but were perfectly happy to allow buyers to assume the things were their own. These people technically did buy each and every item "for themselves" and merely sold what they no longer needed (often, the next day). Although they never said how much they made they did admit that they made enough to cover their rent and utilities.

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This is but one of thousands of possible businesses that can be operated from a business-residence. Houses on well traveled streets in business zones have an excellent potential from a small service or retail shop... So do large lots with business building in the front and room for a house or mobile home in the back. These businesses have the additional advantage that they can be operated by the family — even the kids can help!

Many excellent business-residence locations cost no more (even less) than a conventional residence. They can often be purchased on similar terms. In fact, "business" property notes are sometimes carried by the owners at better rates than offered by conventional home lenders. These "loans" may be easier to get and can sometimes virtually make their own payments.

In addition, they appreciate into a business asset (well above the land and building value alone). They save the cost of an extra business investment, transportation to and from home, labor and even insurance costs.

Another major advantage is that the cost to start a business in a business-residence situation is a tiny fraction of what it would cost to start the same business at a separate location.

In the "real world" many people who like to start their own business and buy a home usually buy the home and never get around to starting their own business. They work for someone else all their lives.

If one were to give their best home investing advice to a young couple today, it would probably be to invest in something that would most likely to go up in value. Something that would produce income and expedite their climb up the ladder to prosperity.

Most will agree it is better to buy a duplex than a single tract house, so the income from one will help pay for the other. The duplex will probably not increase in overall value, but the rent income represents a definite plus that increases the young couple's income builds faster equity.

A genuine business-residence, on the other hand allows the couple to make extra income from a residential business and the odds are that as a business site, its monetary value will increase considerably more than either a single residence or a duplex.

Specifically, the young couple (or an older one, for that matter) would be advised to buy or rent (with option to buy) a residence with a business potential. The option to buy clause shouldn't cost much and could become very important should the business really take off!

Business-residence property can increase in value, for its business or residential value or both. Then, the advice would be to operate some kind of business at the location, even if it is putting one or two "For Sale" items on the lawn. The objective is to establish the business potential future buyers to see; another is to

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prevent zoning changes before a business is started.

Once a business location is established, it is very difficult to change the zoning laws to remove businesses that existed before the ordinance was enacted — due to the “grandfather” factor.

This means new laws do not effect businesses that existed prior to a newly passed law because it predates the law. Interestingly, unless there are building changes, setting up a business in your home normally does not increase your property taxes, another interesting benefit!

If our young (?) couple invests in the business-residence, establishes and builds a successful business at the location, the chances are great that in a comparatively short time they will be able to sell the residence and business for a nice profit.

When they do sell out, they are very likely to do the same thing again—because they will have tasted the “honey” of free enterprise and found it sweeter than “staying with the group”!

Temple Rubbings — The Unusual Opportunity

This is a business where a person with no art talent can produce art!

Temple or gravestone rubbing is believed to have originated with the ancient (300 BC) Chinese. It was an efficient method of communicating the “written word” and a forerunner to the printing press.

The Emperors had their laws, slogans and messages carved in stone (that's easy for an Emperor to do) then transformed to parchment by rubbing with colored wax or other permanent dye material. Centuries later, pictures (stone and metal reliefs) were carved expressly for this purpose and today several Asian countries feature large temple rubbings commonly called batiks, which is technically a misnomer.

The name batik more properly refers to designed fabric that is coated with a wax, a design scratched or applied with a heated tool, and dipped in dye. Since the dye only affects parts not protected or by wax, the design remains when the wax is washed out. A marbling effect can be achieved when the dye is allowed (or forced) to seep into cracks in the wax caused by crumpling when cooled.

Although carved stone and metals are the most popular subjects for rubbing, virtually any solid relief surface can yield an interesting rubbing product: medals, leaves, architectural reliefs, cultural, historic, or commemorative plaques.

Most commercial rubbings come from church and courtyard reliefs. Their attraction and value are enhanced by unusual materials, novel rubbing techniques, impressive frames and by novel innovations such as certificates of authenticity.

Perhaps the most interesting source for rubbings is old graveyards — in

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any country! The markers and design are not only historical, they are often art works of a bygone age.

Temple rubbings and gravestone rubbings are essentially the same. Generally, impressions of oriental designs are called temple rubbings, while gravestone rubbings are usually from markers and tombs. The two terms can be used interchangeably in the business.

A major market for gravestone rubbings is descendants and genealogical projects. Many family records include information from old markers; some have photographs and/or rubbings of those old markers.. Because some of the stone markers are in soft material like limestone, the photographs may eventually be the only legible record.

Gravestone rubbings from the tomb of an ancient relative might be considered quite a prize — and not for just for their sentimental value.

The basic tools needed to begin the art of temple or gravestone rubbings are:

A piece of dry sponge, foam plastic or blackboard eraser and a soft brush to prepare the surface that is to be rubbed.

Fabric or paper to place over the design to reproduce it.

A rubbing marker, such as a commercial lumber crayon, or large flat sided school crayon to rub over the design.

Tape and twine to hold the fabric in place —and perhaps a kneeling pad.

For the rubbing fabric, its is best to use white butcher paper at first. It is expensive and will do for learning and can even be saved and mounted.

To make your rubbings look their best, however, it is best to feature an unusual or interesting fabric. One idea is to use marbleized paper, another is to buy or make your own special effect fabric; still another is wallpaper — fabric or paper with a nice texture.

The fabric and frame should be coordinated and both should complement or contrast with the rubbing itself. A variation is to use a light fabric for the actual rubbing, and contrasting dark color and/or texture for a border within the frame.

Another idea for a marker is to make your own applicator. A pad should be relatively flat, porous and about 4" across (although others sizes might be used for special parts of the job).

One suggestion is to start with a cutout circle of 1/8" plywood, about 3" in diameter. Glue a powder puff to one side and a handle to the other, then cover with a piece of 1/4" thick foam rubber (like wet suit material). Tie the foam material together on the handle side to leave a smooth convex surface on the rubbing side. This "tool" can be dipped in burnt umber or other wet or dry stain and ribbed in a light circular motion to produce a very smooth, unstreaked reproduction of

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the relief.

Variations in rubbing pressure, staining material color and consistency, size and shape of the pad, fabric and your rubbing techniques will produce a wide variety of effects. Experiment until you find the ones you want.

Frames can be purchased or custom made. If not covered with glass, the finished rubbing should be sprayed with a protective covering such as Gloss Finish, which is used to spray finished charcoal drawings to prevent smearing (available at any art store).

The higher your asking price, the more important it is to protect and "showcase" your finished rubbing "under glass."

To make your first temple rubbing, select your subject, and a nice dry day. Clean the surface thoroughly with your sponge or brush. Use a little vinegar to remove stubborn moss spots (let it dry before attempting to rub). Do not use anything harder or you risk scoring the surface which can damage the subject and lower the quality of your rubbing. Remove as much moss as possible for the best representation.

Next, place the fabric over the design and tape (or tie) it in place. Always use larger sheets of fabric so there is plenty of margin to tie or tape without touching any of the surface that is to appear in your finished rubbing.

Peel off the paper from your crayon marker (or dip your sponge pad) and use the flat side of the marker to gently rub over the raised portions of the design from the center outward all around until you have a light representation of the design.

Reverse directions and work from the outside in, gradually applying more and more pressure until you have just the amount of color, contrast and design that you want.. Study your rubbing from all angles and distances while it is still held firmly in place. Darken desired areas and correct any errors BEFORE removing the tape or ties. Once you move the fabric, you are finished with that impression!

It should be mentioned here that some "experts" deliberately move their rubbing fabrics slightly during their process. They complete the rubbing in the basic color then move the fabric slightly. The next step is to go over the highlights with a contrasting color — for a sort of highlight or 3-D effect.

Especially in a foreign country, always check with the proper authorities before attempting any type of rubbing activity, regardless of whether the object is on private, public or religious property.

It is not only good manners, but it can save embarrassment and possibly hard feelings. There could be religious, political, family or cultural considerations as well as property rights.

It is impossible to predict what your temple and/or gravestone rubbing

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might sell for (somewhere in the \$10 to \$1,000 range?). The price you realize will depend on the quality of your work, the subjects and their artistic appeal, as well as their frames and the manner in which they are marketed. The highest prices can be realized with glass covered creations in a attractive, contrasting fabric bordered frames and presented in art gallery fashion.

Tip: If your subjects are oriental, you might hire an oriental person to sell market them.

Persons visiting or serving in overseas assignments have a unique opportunity to find interesting and historical rubbing subjects,. But, there are also plenty of "stateside" opportunities as well.

Consider just one specialty: epitaphs. There are some pretty curious examples in some of the old graveyards across the country, including funny sayings, terse explanation of occupant's downfall and not a few with major errors.

In the past, most markers were not carved by professionals or scholars — many were made by people who hardly could read and knew very little about stone carving. Some have words or letters missing or crammed in at the end of lines. Some even have corrections — IN STONE! There are some very interesting (and valuable) collections out there — patiently waiting for an enterprising entrepreneur.

37 Instant Moneymaking Part-Time Businesses

Introduction

You're on the road to success - Congratulations! You bought this report because you want information on starting a business, part-time at first, without investing a lot of money, yet one that will quickly be a money-maker. You'll find a number of them here.

In each one we give the basic concept of the business, what product or service it provides to your customers, and how it is operated, and (if any are necessary) what equipment or facilities or help will be needed.

But whatever business you choose, remember that no business can succeed without your effort. remember that determination and hard work are the mother and father of success. If you supply those, and use the information we supply, you can't miss. Good luck!

1. Television Computer Pictures

Lease a computer printer and a video camera and a monitor screen that produces large-size, high contrast portraits of customers in 30 seconds, while they wait. You will find this a sure-fire crowd attracter, as the printer chatters away. Set up in a crowded resort are. Charge at least \$4 a picture, framed in a simple mat, almost all of which is gross profit. Net cost of all materials, about 8 cents.

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Hot source: The equipment to do this is available from Sketch Division, 140 Wood Road, Braintree, Mass. 02184

2. Badge-Making

Rent a small multilith printing machine and a badge sealing machine, and using self-adhesive Presstype for typesetting, design and set cut sayings for the badges. Sell as a custom service, making slogans to order, or make a wide range of far-out sayings in bulk quantities and sell them to local gift and novelty shops for resale.

3. Run a "Consignment Shop"

It requires very little capital and accepts goods for sale from members of the public and sells these items for them on a commission basis. You might try a wide variety of items at first, to see what sells best and most regularly.

4. Picture Framing, In Your Own Home

Relatively inexpensive materials with a good sense of color and style and a reasonable ability with carpentry tools, will build a large custom-framing business, since people who spend money on art won't skimp on the frames either, if they want a good-looking result.

5. Rental Equipment

Be the source of supplies for do-it-yourselfers. Working only Saturdays and Sundays, when they do, you rent out power tools, such as circular saws, jigsaws, reciprocating saws, gasoline chain saws, electric drills, electric planers, belt and orbital sanders, routers, paint sprayers, wallpaper-removal steamers, staple guns, pumps, home cleaning machines, Roto-tillers, and other equipment for daily fees. Operate out of your garage.

6. Talent Bureau, For Kid's or Adults' Parties

Using local ads, or your own contacts, line up 10 to 20 local entertainers, magicians, comics, puppeteers and other talents, and supply them for parties, club meetings and other functions. Have a list of films you can also supply for the same, or other groups, which they can project themselves, if they wish, or you will supply an operator.

7. Throwing Parties for Profit

Everyone loves to go to a party, and nowadays some smart operators make a mint running them for everybody who wants to attend. You can too! Hire a hall and a band, plan to set up a bar (if you can get a temporary liquor permit), and promote the hell out of it with ads, handbills, bumper stickers and lamp-post posters. Special parties aimed at a particular group do best, such as singles, or under-thirties, or over-forties. This idea is especially good in college towns.

8. Start a Hobby Center

Make money on your unused space (and maybe the power tools you've

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already paid for!) Turn your basement into a woodworking center, your spare bedroom into a photo darkroom, and your garage into a pottery workshop with a wheel and a small kiln. Rent the space and equipment by the hour, expand into more hobbies as time and money permit, and charge additional fees for instruction in any of those fields you're good at.

9. Organize a Babysitting Service

One of the troubles most people find is that their babysitter is always busy just the night they want to go out. You set up a service, finding good reliable teenage girls and boys, middle-aged or older women, and act as a go-between, providing sitters whenever your customers want them, collecting the fees, and paying the sitters. Advertise your service, and handbills house-to-house locally being a good way.

10. Make Money From Your Hobbies

Are you an expert at something that you do at home for fun? Then make it pay off for you! If you're a gourmet cook, give cooking lessons in the haut cuisine. If you're an accomplished painter in oils or water-color, offer a portrait-painting service. If you're a skilled carpenter, design and make custom cabinets to order. Almost any hobby you're good at can be turned to making a profit if you think about it carefully, and decide who could use your expertise - as a consultant in that field, if nothing else. All you really have to do to get started is to place an ad!

11. Publish a Buy/Swap Paper in Your Town

Get money from both ends in this sweetheart deal. Publish the weekly paper with classified ads from the public offering stuff for sale, arranged according to category, and charge the people for their ads (some operators let them pay only if and when they sell, but in that case charge them a percentage of the selling price, 5% for smaller items, 2% or 3% for automobiles), and then sell the newspaper (suggest price is 25 cents) as well, through local newsstands and by subscription (in the mail). Once you have a fairly decent circulation, local merchants will also pay you for display ads, because they know people really read buy and swap newspapers religiously cover-to-cover.

12. Do Custom Photo Developing

Quality is essential, and speed is generally also required, although you can charge a premium for rush service. If you already have an elaborate dark-room set-up in your home, so much the better, but if not it can be fitted in anywhere you have room, the basement being ideal, since windows are not a requirement. You must be able not only to develop and print every normal size of film from 35 mm to 8" x 10" but handle enlargements up to a minimum of 30" x 40", and preferably 5" 8* or more, and do copying both of opaque material and slides. An ability to offer retouching, restoration and coloring as well is helpful, even if you have to send that specialized work out.

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13. Publish a Part-Time Jobs Directory

Make this a newsstand book, as well as offering it, with small ads, by mail order. List all the possible jobs people can get part-time, especially angling it at college kids on vacation, teachers after school hours, housewives with time on their hands, and moonlighters looking for part-time second jobs.

14. Run a Children's "Explorer Club"

Take kids on Saturday and Sunday outings. Ten kids each day, to zoos, farms, theaters, children's shows and sports events. A small micro-bus (rented and, or eventually bought) can be used to travel in. Many parents are delighted to have weekend days to themselves, even though it costs them some dough.

15. Be an Instructor

Teach whatever you know. Your trade, profession, cooking skills, a second language, woodworking, chess, photography, knitting, karate, bridge, auto repair, etc. People will pay for good lessons in these useful and enjoyable skills.

16. Run a Floor Scraping/Polishing Service

You buy or (at first) rent, a heavy-duty machine, and do the cleaning and waxing of fine, hardwood floors. If the floors are in very bad condition, machine sand them and then completely refinish them with modern super-durable polyurethane finishes.

17. Operate a Children's Hotel

This is sort of a "boarding house" for kids while their parent go away for a week-end or two-week vacation. Requires a large house, and preferably, a large yard or grounds, swings, slides, and facilities useful for kids. Must be done very responsibly and carefully. Also, don't take very young children (less than 9 or 10 say) because they may require too much dressing, feeding, etc.

18. Start a Mail-Order Business

Write a booklet about something people really want to know about, print a few hundred copies, and place some small ads. You'd be surprised how much money you can make. Sell modern copies of out-of-print uncopied material or books. Or sell something unusual you make at home, providing that it is something really useful to your prospective customers. Or sell some of your ideas such as #2 badges, #37 genealogy, and others.

19. Operate a Xerox Copy Center

The secret of this is not just selling one or two copies of each original (although on a 300-page original manuscript, that can add up too), but using one of the latest high-speed high-quality mass-production Xeroxes so that you can compete with the guys operating those quick printing services, by turning out 100 or 200 resumes, letters, or circulars just as fast, and probably a great deal faster, for the same (or potentially less if you want to be competitive) money as they charge.

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This way you have two kinds of work, giving you twice as many customers, and twice the profit opportunity, and with the right location, a chance to clean up.

If you want to offer even more services, and have the space in your shop, as well as the potential customers, you can offer Xerox reductions (New York Times-size page down to 8-1/2"x11"), and Xerox copies in full-color, which are remarkably good. The color machine will also make color copies directly from 35 mm. color slides in one quick step.

Of course, you can consider using other brands of xerographic copiers, such as IBM, Kodak, Savin, Canon, Minolta or others, but although you may theoretically save money, make sure of their service policies, and that they have field servicemen in your locality, or you may find yourself stuck with a copier on the fritz for a week, which could ruin your business.

20. Be a Local News Correspondent

For big city papers some distance from your town. When an event occurs in your area you write the story for those papers (they have correspondents in many big places but not in most small towns or isolated areas) and they pay you for it. This is known as being a "stringer". If you're good with a camera, take photos to accompany the story.

21. Campground Store-On-Wheels

Use either a panel truck or a camper body on a pick-up truck chassis. Go to public park areas and campgrounds selling charcoal, paper plates, water-melon, ice cream, eggs, milk, bread, insect repellent, sunglasses, newspapers, etc.

22. Create a New Tour-Bus Service

Even in affluent America, not everyone has a car, and even those who do often prefer to leave long trips to a professional bus driver. and although there are bus tours offered to some familiar places, there are still so many interesting, even exciting, places people would like to go to, if they were offered the chance. Here's where you come in. You must be creative about it, and study all the six-State areas around your hometown, to discover some original and different places to travel to on day trips which will "turn on" your prospective customers, and get them to sign up.

The rest is easy. You get competitive quotes (from commercial bus companies) for a quality bus to do the round-trip, with a suitable stopover at the destination point (enough to do the sights, shop and maybe eat as well). Then you figure you tour price per person so you can make a profit even if the bus is only half full or so. Then you have a safety margin - and if you sell every seat you will do very well indeed.

Then all you have to do is sell. You put little ads in your local papers, paste up flyers wherever you can (supermarkets are good), contact local travel agents (of course you give them a percentage on what they sell for you), local hotel clerks,

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etc., and you also contact women's clubs, religious groups, fraternal societies, factory social organizations, and so on (they may take a whole bus, or even two, and you give them a special price, naturally).

23. Run a Pet Hotel Service

For dogs or cats or both. People will pay high fees to ensure high-quality care for the animal they love. Separate kennels for each animal are essential. Good food and adequate care and attention must be assured also. You can hire responsible teenagers to help you. Advertise with posters in pet shops, veterinarians' offices; and if they're cheaply available, get the mailing lists of local ASPCA groups and other animal welfare groups, as well as membership lists of dog and cat clubs.

24. Sell Second-hand Kids Clothing

Children usually outgrow their clothes rather than wearing them out. So many families have such clothing left around. You collect it, paying nothing or as little as possible. Then you resell it; you can do the selling by ads, handbills or through your church or community groups.

25. Breed Tropical Fish

This requires only a moderate amount of space and a small investment in equipment. Properly done, it needs only a small amount of your time yet can make you a good profit. You can obtain your beginning stock from the large wholesale dealers. You can sell direct to consumers (the hobbyists) or to stores in your area.

26. Make Plastic Engraved Signs

All you need is a simple-to-operate machine that engraves lettering in various types onto sheets of plastic of many colors, finishes and sizes. Perfect for signs for merchants, banks, doctors, dentists, schools and colleges, private front doors, and many other uses.

27. Sell Christmas Trees

Seasonal, but if you have the time in the few weeks before Christmas, can be a good money maker. Find a vacant storefront or lot, or space inside a larger building, where people pass by. But be sure to order a supply of trees enough in advance. And if you own country land that is not being used, consider growing the trees yourself. Your first crop can be ready in four years, with steady crops from then on.

28. Open a Rubber Stamp Business

Manufacture them in your basement. The materials needed are cheap. And the finished stamps can be sold to many people, storeowners, offices, individuals. You can market them by mail and through local merchants.

29. Camper's Equipment Rental Service

With urban living, the back-to-nature movement is growing and camping is

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becoming very popular. Rent out tents, sleeping bags, portable propane stoves, chairs, etc. Demand identification from customers and reliable security (keeping one of their credit cards is good).

30. Operate a Key-Safety Service

Each customer is sold a special tag to put on his or her key ring. It says "Drop in any mailbox" and has the address of a post office box that you rent (Don't use your home address for the same reason your customers shouldn't have their home address on their keys - dishonest people finding the keys will come prowling around). You assign each customer's tag a code number from a list that you keep. When someone's keys arrive at your post office box, you return them to him, for another fee.

31. Be a Used Car Buying Consultant

With a knowledge of cars, plus the proper test equipment (for checking the engine, transmission, brakes, front-end alignment, and chassis), you go with your customer to check out the used car he is thinking of buying. Advertise your service next to the ads offering used cars for sale. After a while you will get to know people in this field and you can pick up more money by acting as a middleman in sales between private individuals.

32. Sell "Loss Leaders" for Profit

This may sound contradictory but it isn't. Supermarkets aren't the only ones who use loss leaders. A good mail-order idea is offering a cute item (worth much more) for \$1 in women's magazines, giving prompt delivery and including with it stuffers (ads with order blanks) for half a dozen more expensive items. The repeat business on the other items makes the \$1 offer profitable.

33. Baby Items Rental Service

You rent everything needed for a baby's care - stroller, playpen, high chair, etc. When the customer's baby outgrows them you rent to the next couple. Of course, you must advertise, and also send direct mail pieces to all couples with new births (get their names from hospitals and newspapers and list brokers).

34. Operate a "Give a Party" Service

You rent out everything needed for a party: tables, chairs, punch bowls, table cloths, cutlery, and napkins. You can also supply waitresses and bartenders, finding them through agencies that supply temporary help such as Manpower. But if you can find good workers yourself, you can save the agency fee and make more money.

35. Operate a Miniature Slot Car Racing Track

In your basement (or wherever you can fit it) build a large and elaborate miniature slot car racing track (with at least 6 or 8 slots). Local kids, and often adults, pay you by the hour to race, using either your cars or theirs. To boost

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interest you can hold monthly contests with trophies.

36. All-Service Service

You line up the specialists in fixing almost anything, and take care of getting them customers by delivering handbills to homes and placing ads in supermarkets and local papers. They pay you 5% of every job refer to them, which can soon add up.

37. Genealogy for People Who Want Roots

You seek out the records in public or university libraries, county courthouses and elsewhere, as necessary, for a sliding fee, depending on the size of family, difficulties in getting information, geographic dispersion, and other factors.

33 Ways For An Artist To Make Money

1. Sketching stores
2. Sketching houses
3. Selling caricatures
4. Travelling painter in holiday resorts
5. Silhouettes
6. Portrait sketching
7. Suntan body tattooing on beaches
8. Calligraphy
9. A comic strip artist
10. Cartoons for T.V.
11. Political and gag cartooning
12. Painting murals
13. Making decorative screens
14. Personalized greeting cards
15. Making ceramic statuettes from photos
16. Oil portraits from photos
17. Painting on china
18. Wood carving
19. Interior bottle painting
20. Oil portraits for executives
21. Modelling busts for the wealthy
22. Interior designing
23. Custom-designing wallpaper
24. Designing packages for manufacturers
25. Store window displays

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26. Decorating children's rooms
27. Sign painting
28. Promoting art shows
29. Art consultant
30. Mobile art gallery
31. Art rental
32. Art exchange
33. Teaching art

Brainstorming Your Way To Riches!

A great deal has been written about the group thinking concept. Members all participate in solving problems, coming up with new ideas or dreaming up new products. (Many heads are better than one?)

They discuss the product, idea, or problem with each person throwing out their thoughts on the subject regardless of how ridiculous it may seem. This is supposed to generate a vast pool of knowledge, including the answer to what the group is trying to find.

Each idea is written down by one of the group and eventually the puzzle is supposed to fall in place and the solution found.

Another method is for you to do your own private brainstorming, using a tape recorder. When it is played back, it just may have the solution for you.

Generally, however, neither method produces any better results than if you study the matter thoroughly and look at it from every possible angle. After you have "busted" your brain capacity in this manner, sleep in it and let your "subconscious" find the solution.

How To Develop Money Making Ideas!

Ideas:

It isn't the billions of ideas, that pop up in the minds of humans around the globe that make money. Very few ideas are worth the time it took for the thought. Most ideas are fleeting "sparks" that go no place and are forgotten before the next day. Of the ideas that are good, very few are followed up and ever end up as a worthwhile development in the market place. Most people are just not oriented to do anything about their ideas, while others believe it would take too much of their time and money to follow through to completion. This leaves the market place wide open for the person who learns how to "Create" Profitable Ideas!

There are three major formats you can use to create profitable idea:

1. Find something that already exists, the presence of which has never been

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known before.

2. Invent something. Most inventions are merely new arrangements of things that have already been invented.

3. Alter or improve in any number of different ways something that already exists.

As you "Create" ideas, write them down. What you dream up can be your key to great wealth. Keep your mind "open" as you go through each day. What did you notice in the department store that would reduce costs, save money or increase sales if some simple procedure were added or something changed?

Ideas for improvements are one of the most valuable things you can contribute to society and at the same time add to your bank account. To create ideas for improvements, consider every possibility and alternative for the thing you want to improve.

Learn to create ideas by evaluating all the different aspects of the product, method or concept you are interested in. Put your imagination and subconscious to work and write down your thoughts pertaining to each of the things you expect to improve. Use the New Wealth, "Idea Format" that follows as your guide for creating Money-Making improvements.

Idea Format:

List the things you want to improve:

- Why should it be improved?
- Who will benefit from the improvement?
- What is wrong with it at the present time?
- Did someone else cause a problem with it?
- How do you propose to improve it?
- Do you have the facilities to do the work required?
- Do you have the know-how to do the work required to improve it?
- Exactly what part needs to be improved?
- Should it be smaller? Larger?
- Should the color be different?
- Would more activity help make it better?
- Could it be combined with something else to make it more practical?
- Would a different basic material work better?
- Is it too complicated, could it be simplified?
- Would a substitute be more meaningful?
- Is it priced too high?
- Would a change in personnel help the situation?
- Can the shape be changed to advantage?

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- Can a new marketing plan make the difference?
- Is it safe?
- Can it be mass produced to bring the unit cost down?
- Should the appearance be changed... streamlined?
- Is there an adequate guarantee?
- What can make it appeal to a bigger audience?
- Would new packaging or trade name enhance it?
- Can it be made heavier, lighter, higher or lower?
- Can it be franchised?
- Is there a good maintenance program to back it up?
- Can financing be simplified?
- List ways to increase production:
- List ways to increase sales:
- List ways to reduce costs:
- List ways to increase efficiency:
- List ways to improve quality and increase profits!
- What can be done with it to satisfy more people?

This New Wealth “Idea Format” will start the ideas “sparking” and as related ideas come to mind write them down in every variation you can think of. Do not judge the good or bad points of the ideas as they materialize to you, just write them down and judge them afterwards. You will stop the flow of ideas if you are critical of your thoughts before you put them on paper. When you have answered everything you can about the product or concept and know how it fits in with your plans, sit down and evaluate all the details you have written.

After you have found (created) a good idea, follow it up with questions on what should be your next move in order to do something about it, then act! Get it moving. Expose it to the world with sufficient tests to determine the value!

Come up with ideas that are still in the processing stage rather than get stuck on several vague points that may be worked out later as your subconscious goes to work. If your idea fails, so what; you are just that much closer to finalizing another one, then another... until a useful more valuable idea is born. Every manufacturing plant, retailer, attorney, accountant; every business person, large or small, cannot continue to operate in the competitive world of today without someone in the organization constantly coming up with new and better ideas!

Old ideas drop by the wayside as new ideas take their place. Old companies without new ideas fade away.

Those who learn and know how to create ideas and anticipate the changes needed, as the future evolves, have the opportunity to be a great success with big

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money-making potential!

Another “tool” you can use to help dream up that million idea, is to spend several minutes each evening, relaxed with your eyes closed. Pick any object that comes to mind and try to change it in your “mind’s eye”. Change it in every manner you can think of to improve it.

The following evening pick another subject or object and repeat the process. Soon you will be using 20% of your brain power instead of the 10% normally used by the average person. As your knowledge and “brain power” increase so will your bank account.

Just think what we could accomplish if we could get the other 80% of our brain power working? On second thought, let’s not try to get 100% efficiency out of your human computer . . . we would probably blow up the world for sure.

Protecting Your Idea

When you have come up with a good idea, write a full description of it and make a sketch if necessary. Place the written information, the sketch and any other pertinent facts or documents in an envelope addressed to yourself. Have the post office seal the envelope with a date stamp over the flap, then send it to yourself by registered mail. Keep the envelope, unopened, in the event you need to prove ownership. Of course if your product has a properly registered trade mark, has been copyrighted, or you have a U.S. patent you are protected from infringement.

A Few Idea “Sparks” !

When you come up with an idea, program or product that is so superior in style or performance that it is unbelievable you may need a notarized statement to assure your customer you are offering an honest deal.

Make a habit of examining each piece of correspondence you receive, taking care of it right at the time, do what is necessary right then. Never put it aside to be handled a second time if it all practical. This can save more time than anything else for an executive who handles a large amount of correspondence and mail. You can also save many more hours each week by doing several of the most important things that need to be done each day before you take up other, time consuming important details.

Another good way to “spark” ideas is to go through the classified and want ads in the newspaper . . . Also the yellow pages of your telephone directory. As you read, think of something that would be of value to the company or person, or enhance the item you are reading about.

In summary, learn to develop ideas from observing everyday things and details. Think of what could make something better. Dwell on things that have a large marketing audience, something that everyone needs and wants. Write your ideas down. Put a pencil and pad at your night stand. When you remember a good dream... don’t just lay there, by morning you will forget it... Jot it down on

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the pad. You will be surprised what you can dream up! Maybe the million dollar idea will magically appear on your pad tomorrow morning!

Making The Most Money At Flea Markets

Over the last several years the flea market and swap meets have become as American as apple pie. According to a recent issue of Swap Meet magazine, over 600 such functions are being held on a regular basis. Most of these are weekend affairs, but more and more are operating every day of the week.

The biggest flea market of them all is the monthly affair held on the grounds of the Pasadena Rose Bowl. Over 40,000 people attend this function, with over 2000 "dealers" selling their wares. Another giant of the circuit is the one held each week in San Jose - the famous San Jose Flea Market. It isn't unusual for 25,000-30,000 people to visit this great function each and every day, rain or shine. It is so popular and profitable for the "dealers" that nearly 50% of the spaces are rented on a permanent basis. At times there is a one or two year waiting list to get a permanent space.

Practically any item imaginable can be - and is - sold at these affairs. Your author has visited several, and talked to hundreds of dealers. The overall average NET INCOME seems to be around \$125 per day. Some of the so-called "smart" people are earning as much as \$500 per day. Most of the people sell two days per week, while some travel and sell four and five days a week.

What to Sell

As mentioned before, almost anything can be sold at flea markets and swap meets; however, some lines seem to outpull most of the rest. I know one guy who has set up a regular route and collects used spark plugs from dozens of service stations and garages. He takes them home, soaks them in a cleaning solution and then applies a spark plug sand blasting machine. He then sorts them according to application and packages them according to the size of the engine. You will find him every weekend at the San Jose flea market, offering his products for \$1.50 per set. He tells me that he is usually sold out by noon every day - which is all he wants to work anyhow. He averages about 100 sets - or \$150 per day.

One of the most popular lines to sell is clothing: jeans, blouses, shirts, skirts, etc. - both new and used. Shop the Goodwill and Second Hand stores for your inventory. Also keep an eye on your local newspaper for closeouts.

Other popular items are jewelry, auto parts, tools and used books. As always, flea market shoppers are looking for a super deal on anything they buy. So be sure to price your merchandise below the retail price; the lower the price, the faster you'll sell - dealing in volume will make your NET PROFIT higher! \$25,000 per year, working just three or four days per week, is not unusual in this business.

One guy, an electronics engineer who was without a job, started selling

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unusual novelty items at the flea market. Inside of just five weeks, once he discovered what was selling at his flea market, he was earning \$500 per week - more than he earned at his old job.

Perhaps one of the most profitable items to sell at flea markets is used paperback books. It isn't unusual for a serious dealer to earn over \$200 per day selling this line. People will buy books at all times of the year - nearly everyone reads something. One such dealer is Willie Nelson, who earns his full-time income selling books at the flea market. He spends two days each week locating used books, and two days per week selling them. On average Willie sells over \$300 worth of used books each week, and his cost is less than \$50 for the merchandise, along with about \$10 per week for the rental space.

The last time I visited a flea market I counted seven different dealers specializing in used books, and all of them were selling something. The largest dealer, with a giant selection, was pricing his books at 25% of the cover price - and they were selling like hotcakes. His cost for the books was about 5 cents each. So you can see that his profits were excellent.

To conclude this section, remember, nearly anything will sell at flea markets and swap meets if the discount is large enough, but some items will sell faster than others. The big sellers are clothing articles, auto parts, tools, jewelry, toys and used paperback books. Later in this presentation I'll give you some ideas that will be helpful in locating your merchandise at the right price.

How to Sell

If you are selling other than hand-crafted items, most people are looking for a real bargain. If an item sells for a dollar in a store, you must be prepared to sell it for less, no matter how new it looks.

If you have access to a public address system or a call horn, use it! You have the added versatility of telling people what you are selling even if they are too far away for you to see what you have for sale.

When you set up your table, step in front of it to see if it catches your eye. Don't forget bold signs, especially for the smaller items you have for sale. Remember, most of your crowd is just walking by, therefore, you must attract their attention in some way, make them stop and look. Display racks can be used for making your item look more expensive - and thus a better bargain.

You might be able to make use of a rack on top of your car. It can carry things to and from the flea market and hold signs to attract customers while you are there. Also, remember how you packed the car. If you're outdoors, and it rains, you'll want to repack your items in a hurry!

Prices have to be clear unless you intend to haggle. If you decide to haggle, quote a price higher than what you expect to sell for, and come down to the level of the price you have decided your article is worth. It is generally not a good idea

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to haggle over very low-priced items unless the customer wishes to purchase an exceptionally large quantity of the item. If you'd rather simply sell your items for a set price, make signs that are easy to read from far away. Be sure to bring a marker and extra paper in case you decide to raise or lower your prices at any time during the day.

Things to Bring

Another person. This is very important. You will not want to leave your table unattended while you go to the restroom or to look at something on someone else's table. You'll also be glad for the company if things get slow.

Plenty of change. You wouldn't want to lose a sale because you couldn't change a given dollar bill, would you?

Be sure to bring chairs or something else to sit on. It can be a very long day if you have to stand.

Check to see if tables are provided or if you are expected to supply your own. Make sure in either case that you have enough display space so that your items are not hidden.

It is also a good idea to bring a thermos or cooler with drinks and food to last you the day. Much of your flea-market profit can be spent at the concession stand if you don't!

Check to see how much of an admission fee there is and be sure to bring it. Also ask if there are any items that are forbidden for sale.

One last thing: Get there early! At some eight o'clock openings, for example, the lines start forming at five a.m. Have a good time!

Good used merchandise sometimes can be located at the right price at garage sales, local Salvation Army Stores, Goodwill, rummage sales, etc. Check the local factories in your area. Seconds are big sellers at flea markets.

Check the classified ad sections of your newspaper for super sales - going-out-of-business offers and that sort of thing. In this fast-moving market local close-out sales may be your best supply source.

Last, but certainly not least, how about looking around the flea market itself? Lots of people clean out their garage and bring their "junk" to the flea market to sell. If you catch them at the right time, make an offer on their stuff. If you are going to be there each week, you can afford to take the chance, whereas they don't want to have to cart back the stuff that doesn't sell.

Remember Willie Nelson, the book dealer I mentioned before? Most of his used books are purchased right at the flea market. What he does is look around at the tail end of the day and make an offer to purchase the whole lot of books that people are trying to sell. He once took a look at four boxes of used books - about 200 of them - and bought the whole lot. The owner was asking 25 cents each, and

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the cover prices ran from 95 cents to \$1.95 each. He bought the entire lot for 5 cents each and the owner was thrilled to death. He certainly didn't want to tote the books back home again; to him, some bucks were better than no bucks at all.

Here's another tip you should remember: a large percentage of the sellers at flea markets are there just for the day, while you are the Professional Fleamarketeer... so don't get desperate and try to unload at any price. What doesn't sell today may very well sell tomorrow, or next week. If you keep your inventory up, the sales will come, provided you have carried the right line of merchandise.

A Few Thou Shalls and Thou Shall Nots

Everyone enjoys earning a profit, but there is also a great deal of ego boosting by the buyers when they are able to reduce your "asking" price. Remember, everyone at flea markets and swap meets is looking for a bargain. If you are selling, for example, brand new electronic watches, with a retail price of \$50 and a cost to you of \$12 your asking price should be \$35 -let them talk you down to \$25. This still gives you a tidy profit, but more important, your customers have saved a big \$10, and they're happy.

One of the most successful Fleamarketeers I know sells nothing but \$1 sellers, and he sells out nearly every day - all he can carry in his van. He specializes in just one or two items at a time. The last time I passed his space he had set up a peg-board display and was selling disposable lighters and new double-edged razor blades, both well-known brands. Because he buys these two items in such large quantities his cost is just about 15 percent of retail price. Now you are going to say, "How in the world can you make any money at about 50 cents profit per sale?" Well, if you sell 500 units per day, that's \$250, right? This guy has sold as many as 1000 units in a given day, and that's \$500 profit!

For small items that you might price under \$1, use a box, and make up a sign, "Any Item in this Box 99 cents each". People at flea markets love this type of thing... they will buy items on impulse if the price is right! Walter Harpin was selling toy items one year, with an asking price as low as 50 cents up to \$1.50 each. This was during the summer months, when there were lots of kids around, most of them with a buck or two in their pockets. Walter set a great big box in front of his space, tied a few balloons around the edges and priced everything in the box for 99 cents each. Within an hour the box was empty. Needless to say, from that point on Walter had two and sometimes three such boxes full of such items. His profits nearly doubled when he used this method, and you'll find him at every flea market meeting day in San Jose.

If you are selling used merchandise, be sure to polish everything before you put it up for sale. Clean "junk" will out-sell dirty "junk" every time.

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Don't be afraid to be different! Some sellers string up flying banners - the type popular with car dealers - or balloons. Anything to attract attention and people to the space. Another idea is to find something unusual and big to place upfront. Something that everyone will stop and inspect. Then place a ridiculous price on it and make up a story that attaches an emotional value on it. One woman came up with an old wooden horse from a merry-go-round, and put a price of just \$1 on it. It didn't sell, but the people sure gathered around her space -and her sales were fantastic!

Send for a copy of Swap Meet magazine, which provides interesting reading about the business, and contains a directory of every flea market in the world. Write to Swap Meet, 793 Higuera St., San Luis Obispo, CA 93401.

With the exception of used books, the best-selling merchandise is NEW stuff - not old, used junk as most people would guess. Purchase in lots at rock-bottom price, keep your selling price under \$3 and offer discounts of at least 30% of retail. It will make the difference; you'll carry home money instead of merchandise.

When you are stuck with slow-moving merchandise, offer it in groups - two for the price of one, three for a buck, that sort of thing.

Answers to a Few Key Questions...

Q How much profit should I expect?

Take your cost and add 40%, on the average. Some items, such as used books, will allow for more profit. And then, of course, if you buy smart, you will certainly make more.

Q Do I have to collect a sales tax?

Yes, but most flea markets provide you with a form to fill out; you collect the tax and turn it in at the end of the day. A better way to handle this, though, is to obtain a permit from city hall and collect the tax yourself.

Q What is the average cost of space?

Usually between \$3 and \$10 per day for an open space. If you are going to be there regularly, it may be a good idea to rent a permanent space, which can run as little as \$50 per month. Some markets offer covered buildings, which may be locked at the end of the day (meaning you don't have to lug all your stuff home). Spaces in these buildings average about \$150 per month.

Q What equipment will I need?

How high is up? Some types of merchandise require display racks, the peg-board type; others can be stacked in boxes, or on portable shelves. A good folding table is useful for displaying your merchandise, and you will need a few paper bags for your customers. Other than that, a cash box that locks is all you'll need. However, don't forget about yourself! Bring along some creature comforts

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- a chair, radio, refreshments, etc. During the summer months it's also a good idea to bring along something that provides shade, unless you enjoy having your top exposed to the rays.

Q I can't operate as a salesman - what kind of pressure is required?

Flea markets have become a family outing type of thing these days, and most people are having a good time simply hunting for super bargains. For the most part you should either mark the price on each item, or make up signs stating your prices. Actually, there is very little selling you have to worry about, and certainly no pressure. Pick your merchandise carefully, price it right... and the rest will take care of itself.

This report cannot possibly give you all the facts, but it will get you started earning some bucks at the flea market. The more you get into it, the more you learn. And the more you learn, the more money will come your way. You might give it a try.

How To Profit In Flea Marketing!

On the outskirts of nearly every town across the U.S., especially in The spring, summer and fall, you will see a Flea Market set-up. Often there will be hundreds of trailers, booths and tables in a large field just off a major thoroughfare. How do these people operate? Where do they get their merchandise? Do they make any money?

Whether they make any money or not depends on the way each individual merchant operates, what type of merchandise is offered and how much time is devoted to the business.

Most of them set up their wares on weekends and spend the rest of the week searching for goods to sell. Good antique dealers who know their product generally make very good profits. Clothing dealers, in the right location, can often bring in up to \$600 on a typical weekend.

Jewelry, including rings, various kinds of necklaces, and silver and gold are big sellers.

Large, heavy and bulky items are not generally favorable for flea markets.

The secret to making a profit in Flea Marketing is not what or how you sell. It's what you buy and how you buy it! You must find items which will sell for 8 to 10 times more than cost, unless you have really favorable products that will sell in large quantity. The products should be unusual; things which can't be obtained locally, unless the price is substantially below market.

You can get seconds and damaged goods direct from many factories across the country, often at very little cost just to get them out of their warehouse where they are taking up room and gathering dust. Call on the managers in person or

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send letters offering to purchase factory closeouts, etc. Hand out your business cards letting people know that you are in the business of purchasing various kinds of merchandise.

Auctions, garage sales and yard sales are other good sources. Don't overlook the classifieds in the paper.

Offer to clean out attics and garages and haul "junk" away. Many times the "junk" turns into the most lucrative profit items. You will have to learn to "bargain" with the people on all your purchases in order to get them to sell for a low figure.

House Numbers - The "Instant Profits" Business

Anyone who lives in a city has ready access to an old standby that's always good for a daily income. In Los Angeles for example, it is not unusual to work about four hours, spend less than \$3.00 for materials, and take home \$50 - \$100 for a day's work painting house numbers on curbs!

There are almost never any rules for house numbers in residential areas — some have large numbers on the door, others small numbers or names on their mail boxes, on the side of the house (under the ivy or behind the rosebush) and still others with no markings whatsoever.

If you have even tried to find an address in a strange neighborhood, you have undoubtedly experienced the frustration of looking for a house number where there are none displayed. Most people understand this frustration, which is why it is not difficult to make money solving the problem.

To get into the curb painting business, all you need a set of number stencils and a couple cans of fast drying spray paint. Then find a neighborhood that needs house numbers on the curbs and go to work!

The procedure is to paint on the numbers first, then go up to the house, explain what you have done and ask if they would care to contribute a dollar or two towards your expenses and labor (leave the actual amount up to them). Since you are not charging for your service (only accepting donations), you will seldom if ever, need a license or permit (if in doubt, check with city hall or the county clerk's office). That is all there is to it!

Although there are many variations, the system described here is recommended for beginners. You can always alter your procedure after you have a little experience under your belt. If you ask the people first you may do fewer numbers for nothing but you will also get fewer contributions.

Technically you also will be contracting for service and therefore fall under many laws that don't apply to "volunteer" work and contributions. Asking the occupants first gives them the opportunity to say no.

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Many people that would not otherwise pay (renters, visitors, people in a bad mood, or those with something else on their minds for example) will feel obligated to contribute when you tell them you have already done something for them and would appreciate a donation if they think it was a good job.

A psychologist would tell you that you have just switched the question from whether or not they want to pay to have their curb painted to whether or not you did a good job! It's very tempting to get into various styles and color combinations, but resist that temptation.

One well-meaning but unsuccessful curb painter started out with a can of white latex (background) and dark green enamel for the letters and proceeded to ASK PEOPLE if they would like him to paint their number on their curb. He didn't do very well!

Color options might be OK for those rare people who ASK for a custom job — but the easiest, fastest, cheapest and smartest ways is to use black fast drying paint and metal or hard paper standard style stencils.

After getting started, you can design your stencil holder so to hold 4 or 5 numbers that can be slipped in and out rapidly. Your holder should also be engineered to place all the numbers about the same height from the street (and the top of the curb).

Other extras may include a can of fast-dry cement colored paint (you might to mix the color yourself) to correct mistakes or cover curb blemished.

Also, some making tape, edging paper and fast-dry white in case someone asks for a white background (in this case, you simply white over the already painted numbers, re-do them).

Note that the fast-dry requirement is to allow you to move fast — to be able to change the numbers rapidly and make any necessary corrections without making a mess.

Of course, it always helps to look presentable. Dress for the area you are working in so you won't frighten or alienate the residents that you want to contribute. You want them to see you as a nice guy who has just done them a favor and is performing honest work in exchange for volunteered payment.

All of the number you paint should be the same size, style and color, and should be placed as close as possible to directly in front of the main entrance to the house. Most curb painters use 3 or 4 inch numbers (depending on curb sizes), plain block style, and a dull, fast dry black (or dark green) paint.

For special orders, you can use fancier stencils, reverse image (white numbers on a black background) other colors, or even florescent paint. You can use paper or metal stencils that slide into a holder (you can make yourself), or get a set of brass stencils that interlock. Either can be put together fast and easily cleaned.

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The technical procedure is to first determine which numbers go where, something you can usually find out by looking around a little.

Most numbers advance by two's on each side of the street; odd numbers on one side; even on the other. When you are satisfied that you know the correct numbers, set up your stencils, "shoot" the street number, then go up to the house and ask if they would like to donate. Most will, but some won't — or will not be home.

You can do nothing about the ones who do not care to donate without causing more problems for yourself, so just smile and let them enjoy their freebie. They may be financially embarrassed, just visiting, or planning to move out the next day.

For the ones that aren't home, have some small notices printed that explain what you did and tell them where to send their donation. You can type out several of these on a single sheet of paper, then have copies made and cut them into say 6 per sheet.

You will soon find that painting X number of curbs will generally yield so many dollars in donations, so few "not homers" and a couple of refusals aren't going to ruin you. They correspond to the hot checks and bad debts other businesses have and are considered "part of the cost of doing business" — except that at least yours don't cost you anything perhaps a penny's worth of paint!

If you do this very much, it might be a good idea to have some inexpensive business cards printed (see WALTER DRAKE, Sources), and place inexpensive ads in community papers.

Some operators hire neighborhood kids to go up and down the streets the day before they plan to work, distributing "flyers" that say you will be there the next day or so paint on their number, that the service is free, but they are welcome to contribute — and what to do if they prefer.

If you use this system be sure and include what to do if they do not want their house number painted on the curb. This action seems to stimulate donations, and also lets people know what that guy out there is doing to their curb. These flyers can also include an offer to do custom work.

One other alternative is to provide those who donate with a "receipt" that just happens to have your name and other services you offer.

In this business, as with most others, your image is very important. You want to appear as an honest, hard working, but commercial individual (so do any people you hire), who is trying to earn extra money by providing a needed service. This is why a rubber stamped or inexpensive business card and home-made (and copied) flyers are fine.

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How To Start A Profitable House Painting Business

If you would like a service business that will keep you busy, house painting is the one! A truck or van, ladders, brushes and some drop cloths are the main mechanical needs; you are the other ingredient needed for a thriving business. This is a business where you can get by with the bare minimum investment at first, then build slowly as your business increases — adding sir compressors, electrical paint rollers, and other fancy equipment as you need and can afford it.

The easiest way to keep busy (probably snowed under would be a better term) is to do work for real estate and rental agencies. They have lots of work but do not necessarily pay the best — buy they do usually pay on time.

Most commercial interests are looking for economy: they want the inside walls painted “any color, so long as it is off-white” and don’t care so much about long lasting jobs because tenants damage the best quality paints almost as fast as the lower priced products.

Besides, the places look and smell fresh and clean after they are painted. These jobs you can do fast and not worry so much about matching colors to rapidly changing minds.. In fact, if you want to learn the house painting business and need income right away, this is the way to start.

To start your painting career with commercial work, contact several real estate companies and rental agents. tell them what you do, about how much you charge, and ask them to try your services.

Always leave your card with them a telephone number that someone will answer. You have a wide choice of arrangements - who supplies the paint, whether you charge by the hour, square footage, room or job.

You can undoubtedly find a paint supplier who will sell you paint on credit,,, however these sources may only handle higher priced paints that your customer will not pay for. You can do the same with ladders and brushes — and, you can rent equipment that you will not ordinarily need (or can’t afford).

Commercial accounts require careful management of your time. When they call you for a job, they are usually in a hurry. A tenant is complaining or they need the place painted in order to rent it.. You should always be in a position to tell them when you can get started — and you MUST SHOW UP when you promise! Not showing up will lose you more accounts than sloppy work!

If there is a problem and you cannot get there when promised, call the customer and inform them a problem has arisen. They may gripe over the phone, but they will appreciate the fact that you didn’t “stiff” them (they know things like this happen). If you run into problems in this area and have any helpers, at least send a helper over to start the job.

When doing commercial work, you will be tempted to accept smaller jobs by individuals — that pay better. Doing small jobs between big ones is one thing;

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doing them INSTEAD is another. Decide what kind of work you want to specialize in and make that your first priority.

Commercial accounts have one additional advantage over private jobs — they are continuing. That is, they keep sending you on job after job as long as they are satisfied with your price and work.

Normally, each private job is one-time thing. Although references to friends and relatives and word-of-mouth advertising can be a tremendous help to a successful painting business, each rental agent or real estate account represents a continuing series of jobs itself.

Contracting to paint for private individuals generally (but not always) is much more profitable than commercial work. But, it usually requires more time and effort because there are more individuals to please.

You will have to estimate the job, submit a bid, wait for a response, then start the job and undoubtedly modify details as you go — private home owners frequently change their mind about colors or just what does and does not get painted.

One contractor sizes up his prospective clients and adds 10% to his bid for those he suspects will want a lot of modifications. When the job is completed, you will hopefully be paid in full. Here is where you can get into trouble! You have already paid for the materials and your helpers (or owe them), and the owner wants to pay you "next week."

One or two cases like this will teach you to get a clear understanding of payment BEFORE you start the job!

As long as you can take care of the paperwork, you can hire helpers to do much (if not most) of the actual painting. Consider hiring high school and college kids during the summer, and don't overlook retirees.

One entrepreneur went to a senior citizen's club and found a group of retired men who would go out and paint his houses without supervision. They did excellent work, kept their own time records, and did the jobs for less than half what a painting contractor would have charged!

Take a good look around your area and determine what kinds of painting jobs are needed (wood, stucco, one or two story, weatherability, styles, etc.), and adjust your efforts accordingly. When you see a need, make sure the affected people know you can provide the solution.

After a while, you will be able to "eyeball" a house and know just what it will take for the job. Until then, it is best to know what you are getting into before committing to a price.

Measure the square footage of the surfaces to be painted. For example, a wall 8' high, 50' long is 400 square feet. Subtract for large doors and windows for the exact amount of surface for that wall.

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Do the same for all other walls, ceilings and offsets and subtract for the openings for the overall surface to be painted. Look on the paint can to see how many square feet a gallon will cover to estimate the amount of paint.

Next, figure the smaller surfaces (woodworks, window sills, trim) that will be painted with gloss latex or enamel. Some guessing may be necessary for this type work, but the amounts involved are relatively small.

Some painters base their estimates on the square footage alone —they just consider the “savings” of doors and windows against the paint and extra time needed for small surfaces.

If the job is about average, they balance out. If the job has more or less openings, a percentage is estimated. This technique is much faster than measuring all the surfaces, but is not difficult for an experienced paint estimator.

Next, consider any expendables that might be involved, such as tubes of color, paint mixers, plastic drop cloths, and any special tools. Finally, it is time to estimate the labor.

If you have ever painted the inside of a 10 x 12 foot room you know about how long it took perhaps 2-3 hours with a roller, plus another hour for set-up, trim, and clean-up. Then, do the same with the trim and “close work” and add the two.

Although you will soon develop your own gauge, you can use a temporary formula for now, based on rooms, square footage and the amount of trim.

For outside painting, the surface to be painted will have a lot to do with what it takes to paint it properly — some surfaces are more porous and require much more paint, some will need scraping and/or sanding, and still others require primer, sealer, and/or extra coats to cover dark colors.

Unless you already have some experience in this area, it would be a good idea to bid those first few jobs by the hour until you can more accurately estimate them,

Although rates vary drastically in different parts of the country and even neighborhoods, an arbitrary rate for normal size inside rooms (including materials) would be about \$100 each; outsiders of single, smooth surfaced dwellings, about \$500.

Don't forget to consider how many coats of paint the job will take, whether primers or “color killers” are needed — and a biggie: surface preparation.

Many frame houses have peeling or blistered paint that must be sanded or removed; some have mildew that should be sprayed with a chlorine solution (Clorox - or any brand, washed and let dry.

Inside walls may have cracks or holes that need to be repaired, and there may be places where part of the surface is missing or rotted. Every painter has a supply of putty and normal cleaning materials, but some jobs obviously need more

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than a normal paint job.

When bidding on or accepting a job, look it over thoroughly and agree on what is to be done about any special problems like these.

Tip: An easy (and cheap) way to spray for mildew is house a garden sprayer. Pour household bleach into the plastic sprayer jar, turn on the hose and spray the water and chlorine mixture on mildewed walls and eaves.

After an hour or so, rinse. Check for any stubborn spots and redo them. When rinsed and dry, paint right over. Note that you should not wear your best suit while spraying chlorine, and avoid breathing the fumes.

When submitting your bid, always figure it with good quality materials and let the customer know that you did.. If he wants to scrimp for a better price, let it be his decision to use cheaper materials.

This is not to say that should you choose the most expensive paints — only good quality. Since you are now a business person,, you can probably get a discount on all your painting supplies. If one store won't give you a discount, go to another!

This is extra profit — you need not share this savings or information with your customers, even if you cut the contract price.

To help sell your services, compile a photo album of before and after pictures. Take the before and after pictures from the same angles, and it won't hurt if the afters are in a little better light. <count the best ones in your sample job book and post the addresses (not owner names) on each, so they are real to your prospective customers.

The main pitfalls in this business are over extending — taking on more work than you can handle, or jobs that are too complicated for your talents and/or equipment at the time. These are clearly important because in order to be successful you must earn a reputation for keeping your word.

You can avoid over extension by looking over each job carefully before accepting it — and keep your reputation by making good on all promises, whether to big or small customers (either can hurt you if you "do them wrong"). Pay your bills, keep your word and do good work, and you will do fine.

How To Start Your Own Janitorial Business

A janitorial service is a well paying, steady business that involves mostly night work on a contract basis. You agree (contract) to perform certain scheduled actions and the client pays you on a monthly basis.

Normal services are sweeping, dusting, emptying ashtrays, pencil sharpeners and wastebaskets, refilling soap and paper dispensers and buffing and/or vacuuming the floors. Waxing might be done every third night;stripping once a

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month.

These services are normally performed at night when the business is closed, which gives the janitorial crew a time span of 12 to 14 hours. If the jobs are relatively small, one crew might do several businesses a night.

A beginner can start with ordinary household tools (and buy more as they are needed), plus some cleaning supplies. To start, find a small store or business that needs cleaning at night and offer your services. Do all the work yourself for a while. Learn first hand how long it takes to do each job, which techniques work best, and the type and amount of supplies that are needed.

When you are just starting, it is a good idea to tell the client that you are learning, that you want to do a professional job, and that you might have to adjust your rates when you learn how much work and supplies are required. Be sure to ask them to advise you of anything they think you can do better — and thank them when they do.

People love to give advice, and in this case it is not only free training, it will help you keep the contract while you are still learning.

On your first few jobs take notes of the workload and time it takes for each operation, so you will know what to consider when bidding on future jobs, and how long it should take your helpers.

Most janitorial contractors have checklists that they use when walking through the job with the prospective client, so they can find out (and record exactly what is wanted — and bid accordingly. The objective is to bid the amount that will satisfy both you as a business person and the client.

Before making your final bid, check the outside of the building to see if there are additional chores that could or should be included, such as sweeping a parking lot, straightening the trash bin or washing the outside windows. Also check the general appearance (which will tell you the quality of work they expect), and see if there is someone that may be hard to please.

One contractor always looks for a behind the scenes person who has been there through the past five bank presidents, who will be the one that calls the service back to empty a missed ashtray. If he spots such a person, he adds 10% to the bid — and everyone stays happy!

When hiring help, you will probably need to bond them (as well as yourself. Many businesses will not deal with janitorial companies unless they are bonded, because they have access (often, a set of keys) to their buildings and offices when no one else is there.

A bonding service also helps protect you: if there is a question, the bonding agent arbitrates. Since most of the work is done after normal working hours, it is not difficult to find helpers. Many students and day workers are happy to “moonlight” to make a few extra dollars.

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To locate professional janitorial supplies, look in the phone book or THOMAS REGISTER (a multi-volume reference book that lists all major manufacturing companies in the country).

Some janitorial contracts include refilling paper towel containers and the like, which add a minor amount to the contract price.. Other include periodic wax removal, special jobs like window or wall washing, carpet shampooing and even plant care. You can probably increase your profits by selling some of the suppliers, since you can buy in larger quantities than most of your clients.

Most suppliers do not wholesale to retail establishments or small businesses. If you find a good source for wholesale supplies, you may be able to offer the same supplies at or below the price they are currently paying — and still make a profit.

Note if you do the work AND furnish the expendable supplies, your service contract will be a little more secure since the client depends on you for both the work and supplies.

As your business grows, you can add equipment that you have specific need for — such as buffers, wax strippers and commercial vacuum cleaners, that will enable you to do more jobs and make more money. Keep an eye out for bargains in used janitorial equipment, but don't buy things you can't use; save your money for things that will help you make money.

Although most janitorial companies pay their employees by the hour, it is perfectly alright for a beginner (especially a single proprietorship) to pay by the job — a set amount per night, per month, or an actual percentage of the contract. In the latter case, it may be legal to actually sub-contract individual accounts, so that you are not burdened with withholding taxes and the like.

For example, if you have a contract for \$250 a month, you can sub-contract it for \$200 per month, and pocket the difference. That is your pay for getting the contract and also for being responsible to find another sub-contractor if the need arises —because the original contract is in your name.

Aside from obvious potential problems like theft or major breakage, the greatest possible problem is when you and the client disagree on what work is supposed to be done. It is very easy for this to happen unless everything is IN WRITING, and the results can be very unpleasant.

When you accept a job or submit a bid, every detail of what you are responsible must be spelled out (remember the checklist mentioned above). You can't just say clean and tidy the place —this leaves too much open to interpretation. Put down the details and make sure that both you and the client understand them the same way. This may take a little more effort at contract time, but it can save some big headaches.

Although there are a couple of schools listed under Business Sources, few

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people actually need to take a course — especially if they start small or have any experience at all. The reason we have listed several schools and franchises under Business Sources is to afford you the opportunity to correspond with them. By checking their offers you might get a better idea of just what you want to do and how you should best go about it.

You will need to keep a current record of incoming and outgoing cash, and a file of your receipts and checks. Your financial records should be summarized monthly to let you know how you are doing and annually for income taxes.

Your contracts can be fancy, technical forms from a lawyers, or simple forms from a stationery store, or even a letter that you compose spelling out the details of the agreement and you both sign.

A contract needs only state that in exchange for a certain fee (paid monthly or?), you will perform the listed chores on a daily, weekly or whatever basis (separate them by when they are to be done).

Subcontractors are similar but with different names (they contract to do jobs for you). If you are in doubt about the contract wording, work up a draft and ask a lawyer to review it (he will ordinarily charge much less to review than to compose one,,, even though his secretary will probably copy most of it from existing forms).

Once you are satisfied with your contract form, have copies of it reproduced. To save money, you can have a word processing service make the master and then just make more copies as you need them. The advantage of this is that the word processor can easily alter the form if there is a mistake or a change needed — and you aren't stuck with 1,000 copies of outdated or worthless forms!

The janitorial business is not glamorous, but it is profitable because it is something that every business needs. The work is not complicated or difficult and it is relatively easy to get help. Business often prefer to deal with a service than to try and hire their own because they are not there to supervise and the service gives them some assurance of a professional job.

A neat looking area is very important businesses and stores and they are willing to pay well for good service. If you are willing to work learn and manage people, you can do well in the janitorial business.

Starting A Driving Service For Pleasure And Profit

This is the business of driving other people's vehicles (cars, trucks, vans, RV's) for them.

Examples are: part-time chauffeuring, driving and delivery service of and with the customer's vehicles, transporting vehicles, taking people shopping or any combination of these and many other services.

It can be delivering people to the airport and picking them up when they

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return (in their car), running errands for them in their vehicle (with or without them along), delivering their car to another destination, and of course, driving your customers in their cars on trips, or to and from the hospital.

It can also be a service to drive senior citizens in their own or their children's automobiles to go shopping, visiting or to visit a relative. This kind of service can not only be handy for your customers, it can save time and/or money, speed up their activities, enable them to do things that would not otherwise be possible and improve their lifestyles.

A good example of how you can save them money is when they must be out of town for a few days.

They can, of course, drive themselves to the airport, but then they must walk from the parking lot to the terminal, which means they must go there early and carry their luggage a good distance.

Then they have to leave their car in the airport parking lot for the duration of their absence where they not only have to pay a pretty stiff parking fee but also take a chance of having someone break into it.

Your service would deliver them to the airport door, return their car (or your) garage, where it would be safe, the go back and pick them up AT THE DOOR when they return. You could even have it washed and serviced in the interim (at their request). That kind service is worth a few dollars to lots of people!

Other examples are taking people shopping, picking up the kids after the movies, going after packages, delivering their car to a relative's house, driving them on a tour or trip,, being available to drive elderly or disabled persons.

Note that there are many elderly people who have cars but are not really qualified to drive them on the highway or in big cities. Wouldn't it be nice for an elderly lady with poor eyesight to have a "younger" lady drive her on shopping trips —or to her doctor?

In most states you will need a chauffeur's license and insurance to cover any liability you might incur. It is very unlikely that you would drive a car with no liability insurance, but with your own, your insurer will "represent" you in case of any problems —saving you worry and the cost of a lawyer.

While you are at it, check on bonding — for yourself and any employees you might hire. This is not expensive and can be an excellent selling point: "our drivers are bonded!"

You will need your own transportation — to get to and from the jobs, but probably not use your vehicle in the business (that requires additional insurance and gets into another, more complicated area like taxis and buses).

Once you have your business established, look around for several possible assistance or employees that you can hire by the hour or on a commission (sub-contract) basis.

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Have them bonded and make sure they are good, safe drivers and that they have the proper credentials. Then, they can be on call for when people call in for drivers.

College students or retired seniors would be ideal for this kind of work. Make sure some of your standby drivers are able to make overnight (or longer) trips on short notice!

Advertise your service. Wear something that will identify you and your drivers as drivers (hat, monogrammed shirt unique colored windbreaker, etc.) because you are serving your customers, not accompanying them!

Place notices in airports and depots, hospitals, nursing homes, retirement centers, condos, or wherever there might be potential customers.

Always stress that your drivers are safe, trained and bonded—and that your service is available on a 24 hour basis (if you want to thrive). Your ads should also suggest some of the benefits of using your service—to get them thinking "right."

For example, you might compare the cost of renting a car to drive to a city a few hundred miles away. Compute the mileage, time, insurance and other charges and compare that to what it would cost to hire your service and use their own car. Your rates will look much better when compared to renting a large car from Hertz or Avis for a few days!

Set your rates by the hour or mile (with a minimum charge of course) and provisions for overnight travel and return trips (like if you deliver their car and return by bus).

For example, 25 per mile for local trips (\$10 minimum); 8 for out of town trips the same day (\$25 minimum), the same for longer trips, but with a \$50 minimum plus expenses (return fare, meals, motel).

In your consideration of this type of business, you will surely have noticed where there is a need. This need should be investigated thoroughly, so you can plan just what type of service would be best, how it should be set up, and how much you can expect to make from it.

If you live near a large airport, you might concentrate on that to begin with... Work out plans to offer pickup and delivery service to commuters. If there are a lot of retired people in your area you might want to figure how you could best serve their needs. In either case, talk to potential customers and ask them what they would like—then plan accordingly.

When you and your assistants drive your customers, take extra pains to be careful drivers. Make up a set of rules for your drivers and make sure they understand and agree to abide by them. Always be neat appearing, courteous and helpful. Open the door for the customers, help ladies in and out; carry the baggage, etc.

You can use the exercise after driving a while and these little extras will

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make all the difference in the world to your customers — and probably ensure your success.

Startup costs for this business are very low, just a chauffeur's and adequate insurance. Try it for a while by yourself, and when you have learned the ropes, hire (or sign up) and train (don't forget bonding) active and on-call employees,

The biggest advantage to commission drivers is that technically they pay you a fee to obtain a driving job for them. They are responsible for their own withholding and social security taxes.

Also you might check into driving cars for dealers, towing travel trailers on trips or for dealers, and chauffeuring the owner's or even rented motor homes on vacations (register with the RV rental places). These jobs would not pay as well as private parties, but might be great as well as private parties, but they might be great to fill in between private jobs.

Perhaps the biggest possible problem area is to get the reputation as a bad driver, although poor service would be a close second.

Make sure any contract drivers you hire know that they are not only expected not to cause accidents, they are expected to see that they don't happen!

This means they must be good defensive drivers. Several large corporations that employ drivers have a standing rule — one accident and you are out!

Also, don't take it for granted that your drivers can handle the customer vehicles: be sure they are qualified to handle a manual transmission, pull a trailer or drive a 26 foot motor home BEFORE sending on these jobs.

Have them complete a course or at least demonstrate to you that they can safely and professionally operate vehicles they are to drive for YOUR CUSTOMERS!

Wouldn't this be a great business for a group of college students! They could even provide safe (sober) drivers for party goers.

How To Make Extra Money With A Delivery Service

If you have a truck, motorbike, van or even a small trailer, you can use it to deliver messages or make light deliveries. Contract with stores and businesses to deliver their messages and or packages on a retainer plus trip basis, such as \$50 per month or year retainer and \$4 per delivery (within the city) or 20 cents per mile.

DELIVERY SERVICE

Many businesses either have a need to deliver or have customers who need delivery service.

Examples are merchandise for handicapped or elderly people, phone-in orders and catalog store deliveries of merchandise that comes in several days

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after it is ordered.

Maintaining a delivery service can be very expensive for local merchants. They must have a truck, commercial insurance, pay and insure a driver — expenses that may be out of the question for a small business.

This is why some would be happy to contract or refer delivery chores. Even businesses that have their own services can never predict how busy they might be at any particular time and may need help with backlogs, especially during high sales seasons.

People who buy a new vacuum today do not want to wait a week to have it delivered — some will even cancel the order if it is not delivered on time!

Deliveries are not limited to merchandise; they can be packages of important papers, picking up items for shipment or going after a part for a mechanic.

Your delivery business can be oriented to retail or wholesale customers, or even both. Retail is the most profitable, but it is less dependable and may not support a good business by itself.

For retail business, keep an ad in the paper and make sure you have good signs on your truck that display your company name, service and how to reach you. Some of your most effective advertising is when people see you performing your service and note your name and phone number. They then associate need (theirs) with the solution (you).

If there are other delivery services in your area, you might call find one that will agree to reciprocal back up — you call him when you need assistance and vice-versa.

Be prepared to enter into wholesale agreements, where your services may be need on an irregular basis... The contract may be for a set schedule, or it can be for up to a certain mileage and/ or number or calls per week or month. The agreement should state what you get for deliveries, mileage or hours over and above that called for in the contract.

You might also agree to display the client's sign (magnetic signs are good for this purpose) when making deliveries to his customers - and, you should assure your clients that you will represent their interests professionally on their behalf.

When you deliver for Smith Drug Store display their sign, you ARE Smith Drug Store as far as the customer is concerned.

A variation of the above plan is to have a referral agreement with the stores. When customers need something delivered, the store recommends (and even calls) you. The main difference with this alternative is that you are working for the customer, not the store.

The customer pays you. You are responsible for the item being delivered

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while in your possession.

This variation works nicely with a retail delivery business and requires the same type of insurance. With this arrangement the store could hire you to pick up things for them too (as a retail customer), but you can give them a discount for volume of trips.

The delivery service business needs advertising to make every potential customer knows who you are, what you do, and how to find you.

Put signs on your truck, notices on bulletin boards (the supermarket is great for this), keep a small ad in the local paper, and if you can afford it, a listing in the yellow pages.

Have some business cards printed and leave them with every business or potential customer you can. If you can't afford business cards, get a rubber stamp and make your own (use the same stamp to "imprint" your receipts).

Print copies of your rates where you can. Call on businesses in the area and ask them to try your services. Inform the Chamber of Commerce, banks, real estate offices and the bus station (many packages come in there and some may need transportation) of your services. Leave your name and number with travel agencies, depots and furniture stores.

MESSENGER SERVICE

This is closely allied with delivery service but is a little more complicated. Messages and small packages (often of very important papers) that are sent by messenger are almost always expensive or urgent (or both). They can be deed that is needed to transact an important real estate deal, a note that is being paid off, a package of valuable bonds that are being traded, or an affidavit that must be signed immediately and gotten back to the broker.

A messenger service generally requires more speed, accessibility, reliability (human and vehicle than a delivery service.

In a smaller town environment , it should be sufficient to have a beeper system, where the office can alert messengers in the field to call response time.

A defense lawyer in court may not be able to wait 30 minutes for a messenger on an errand to call in. In the larger cities a radio telephone will become a must in order to compete with the "big boys."

In preparing for your messenger service, plans can be made to "get by" until the business is established, but long range plans should include a system to provide almost instant response in order to be the best service in town.

As mentioned above, messengers frequently are called upon to handle not only important packages, but also expensive ones—as in the case of negotiable bonds, and partially completed documents concerning ownership.

Each messenger should be bonded — not only to deter theft, but to ensure

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potential customers that their important papers and valuables will be handled only by bonded personnel — a major plus with some organizations.

Bonding can be obtained through most any insurance agency and is usually not very expensive.

Another important consideration is scheduling and the establishment of priority procedures.. The messenger must know which deliveries (or pickups) take priority over others — and that you, as a company must be able to explain this policy to customers.

If a delivery is delayed, the customer whose package is late has much right to know the reason as the one who gets priority treatment. The easiest way to solve this dilemma is to establish your rates based on priority (it is also the most profitable solution).

For example, you might charge \$5 to pick up and deliver a package up to 2 pounds that calendar day; \$7.50 to do it before noon, and \$10 to "drop everything" and do it now.

Remember, however, that the \$5 jobs still have to be done the same day — they CANNOT be postponed without serious damage to your reputation. If you EVER have to do that, be sure and inform your clients in advance! Remember the old, but same advice: Surprise people with GOOD news, not bad.

There are distinct similarities in delivery and messenger services, and there is no doubt that the two could be combined in the less populated area where there is not much competition.

A new business could also provide both types of service initially, and then "gravitate" towards whichever seems to be the best. In either case, it is necessary to build a reputation for honesty and dependability.

The biggest chance for major problem in either would be an accident (or incident) that was not adequately insured. If you have the necessary insurance, do a good job and advertise your service well, you have an excellent chance of building your service into a very rewarding business.

Getting Into The Hauling Business - Fast!

Because few home owners or tenants have the time, means or energy to do it themselves, there is always a need for someone with a pickup truck to transport things found or accumulated around the house and yard.

Examples are trash from private homes and businesses (most collection services will not pick up certain types of refuse), carting off things that have been cleaned out of the garage or attic, delivery of large items, picking up tree and shrub trimmings, etc. all that is needed is a truck and a strong back.

Work that others don't want always pays best. An office worker with a sore

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back and blisters from trimming the shrubs will gladly pay someone to finish the job and haul off the mess before his wife finds it necessary to remind him of his "unfinished business."

Also, small businesses often want unsightly things removed from their premises long before regular collection days.

The most jobs can probably be found with an ad in the paper, leaving your cards at the local lumber, hardware, furniture and catalog stores, plant nurseries and auto parts stores (especially those without a delivery service).

Even stores that deliver often have customers who "need it now," where could provide express service. Leave your name, phone number (one that will be answered) and an idea of your rates wherever there might be need for a light hauling job.

Other possibilities are the Friday Night Auction, drug stores, fast food places and grocery stores.

It may not be necessary to get a license or permit right away if you (not the truck) are paid by the job and don't haul valuables that need insuring. In this case, you personally are being hired for an "odd job," and are using your own truck for your personal convenience. If there is any doubt, consult city hall or the county clerk.

However, if you are going to be a businesses, it is best in the long run to go ahead and register your business name (city or county clerks office), get any required permits and insurance, and put signs on your truck to let people see your service in action.

The most effective advertising is when people notice you doing a job they might also want done, and note your name and phone number.

Your (and your truck's) appearance will help make an impression on potential customers. If you and/or truck are both neat and well kept, your business will appear to be efficient.

If you and/or your truck looks more on the "sloppy" side, people will assume you do sloppy work. The idea is not to wear a suit and drive a new truck; it is simply to look clean and well kept. A clean shirt and pair of levis and even an old truck that is washed once in a while and shows that an effort has been made to keep it in good repair are "well kept."

Keep a couple pairs of gloves and some basic tools that may be required in the type of jobs you get (shovel, rake, furniture pads). Make sure that the phone number you give out is answered when people call, and that you will get the messages within a reasonable period of time.

It is better to have an answering service than an answering machine (hire one if necessary) — but a machine is better than nothing. When out on jobs, make it a point to call in several times a day to see if there are any emergencies.

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These often are the best paying and will often get you even more jobs if they are performed promptly and well. Just don't overlook or slight any customers that you have already promised.

This can be an excellent reference for you — or it can eventually be your downfall! Although it is tempting to "forget" a \$15 job to take care of one that will pay \$150, that \$15 customer can do you \$500 worth of damage — by telling the truth (that you didn't keep your word).

It is EASY and SMART (if not common courtesy) to give that \$15 customer a call and tell them something came up, but you will be there a soon as possible (then, BE THERE).

You will also need different types of racks for your truck — for hauling different types of loads. With a little practice, you can make just about any kind of sideboards. Use a strong wood (oak, yellow pine) for the uprights, and trim them so they fit into slots of your pickup bed.

Then, use 1 x 4's for open type racks, 1 x 12's for outside (CD) plywood for large, lighter weight loads. Bolt the plywood or boards to the uprights, and run a cable or long "bolt" across the front and back to keep the sides from pulling away.

If in doubt, take a good look at some racks on other trucks and use some of their ideas!

You can build your own racks for a tiny fraction of what commercial ones would cost — and much less than custom made ones would set you back. Paint or waterproof your racks (very important!), and if you really want to experiment, get some stick-on letters (see Business Sources) and install your own signs on them.

There are many possible variations in the light hauling business. Here are but a few:

a. **LIGHT MOVING.** You cannot legally be a mover, but you can be hired to HELP OTHERS MOVE THEMSELVES, using your own truck as your personal aid (to save carrying all that stuff on your back!). Professional movers are federally regulated, and you don't want to get into that.

b. **TREE TRIMMING.** Either trim them yourself (learn how first), or work with a trimmer to haul away the trimmings. If there is a lot of business, invest in a chopper, which will let you haul ten times as much at a time — and probably allow you to sell the refuse to composters or nurseries.

c. **CONTRACT HAULING.** Work with a trucking company to pickup and deliver small loads from their warehouse. Some companies only have large trucks, and is quite expensive (sometimes even illegal) to use them (and their divers) to make individual city house deliveries of small items.

d. **SPECIAL PURPOSE HAULING.** By adding or modifying truck's racks, you can transport animals, loose grain, or other special purpose cargo. You might even list with veterinarians in the area to transport animals to and from the "Doc." Per-

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haps something as simple as waterproof cover and locking cage would enable you to do some really high priced hauling.

e. RETAINER HAULING. Make regular deliveries for a particular merchant — delivering merchandise, expediting parts, picking up incoming freight. Charge by the month, plus per trip over the agreed limit. Your contract may or may not allow you to do other jobs in between.

The primary objective in light hauling is to find the person or business that needs assistance, and then provide it. A starting place is to make sure the stores in the area of your service, as well as individuals (if you are available to both).

When working with businesses, you can either work for the store or ask them to refer you to customers who need your service. Most will prefer the latter, because they are not liable when the deal is between you and the customer.

You will need insurance for this, so be sure and check around for the best deal; check with a least one agent that specializes in commercial insurance.

It is not easy for stores to provide delivery service; there's a lot more to it than just buying a truck. Unless they have just the right amount of business, they can be in financial trouble—if there's not enough, the driver and truck are wasted; if there is too much, they get behind and risk alienating their customers.

Many small stores will be happy to refer your service to customers who need deliveries — it keeps the customer happy and them "off the hook." So, call on local stores and explain your capabilities. They will tell you of their needs, and you can let them know about how much you will charge their customers for that service. They need an idea of your rates so they can advise their customers.

When you are just starting, don't be alarmed if merchants are slow to react. They will probably call the first time just to see how you perform — how fats you react, how you treat the merchandise, and whether or not the customer was happy with your service and rates.

If the customer is dissatisfied, it will reflect on the merchant who recommended you (remember that!). The first few calls will be to "check you out" — if they are satisfied, you will get more of their business.

Year Round Income From Your Firewood Business

Every home with a chimney and every (real) BAR-BE-QUES needs firewood. The homeowner or restaurateur seldom has the time or means of to go after and cut his own firewood. On the other hand, there are farms and lots covered with leaves and heavy brush whose owners don't have time or energy to clear. If you combine these two problems the solution to both may be a profitable business!

Cut firewood sells for \$50 to \$200 a cord these days (depending on the season and part of the country).

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A cord of wood is 128 cubic feet (a stack 2 feet wide, eight feet long and eight feet high, or four feet wide, eight feet long and 4 feet high), or a good 3/4 ton pickup load.

A couple of people with a chain saw could fill their truck with poles (small logs), take them to the "yard" and saw them into firewood, then load, deliver and stack the wood in a few hours time.

With a larger truck, they could do two cords at a time: twice the profit with only about 25% more cost and effort. You can cut poles to insert in the pickup or truck bed to form a "rack" to hold the maximum load. Be sure to run a cable or heavy rope across the load at the top of your rack poles to make them secure (keep them from bending outward).

It would also be wise to measure your truck so you can show marks to indicate a half cord, full cord, etc.. to save loading time and possibly, arguments.

An easy way to do this is to compute the area of the bed and divide that into 128.

For example, if your truck bed is 4 x 8 feet, or 32 square feet, divide that into 128 to get 4. This means when the wood fills the bed and is 4 feet high, it is one cord of firewood.

Prices for firewood vary with type (oak or elm), age (green or dry), whether or not it is split, the amount purchased, and if it is delivered and/or stacked by the seller.

Split, seasoned wood brings the highest prices — some vendors invest in hydraulic wood splitters for this reason. The price of firewood is also affected by the season and often, for a temperature. A cold winter stirs yearning for a nice warm glow in the fireplace — especially Christmas.

For this business, you will need a place to saw to length, split and store your firewood; preferably a place where people can come load their car trunks and pickup.

A truck is a necessity, as are a couple of chain saws and crosscut saw — and a wood splitter would be nice. Your yard does not have to be in an exclusive area - just so people who want firewood can find it and it's not too far out.

Put signs on your truck so people can get your name and phone number when they see a truck loaded with firewood.

Put a small ad in the paper as winter approaches, and if you can afford it, also put an ad in the yellow pages.

This is not a business where fancy letterhead stationery and business cards are all that important, but it would not be a bad idea to have a business card to hand out to people who might want to call on you later.

You must have a telephone, however, and it would also be wise to have a

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sign at your wood yard, especially if it can be seen by passers by: why waste the advertising opportunity?

In your wood yard, arrange your products by category and make EASY to sell. Stack your firewood by type wood, size of the logs and length (you will soon learn the most popular wood and size in your area. You can also save a few poles that can be cut to custom lengths (some people have unusual sized fireplaces or bar-be-ques).

If you live in an area with termites, invest in a gallon of chlordane and spray the ground (never the wood) before you stack the wood. It is also advisable to place a treated wood (like landscape timers) as a base, so your firewood does not actually touch the ground (this keeps it cleaner too).

You can apply the chlordane with a inexpensive hand sprayer —just be sure to follow the directions on the label EXPLICITLY.

DO NOT get the spray on the wood, as it is extremely toxic and could cause dangerous fumes when burned.. A single chlordane treatment will last up to twenty years (it does not break down like many other chemicals).

During the summer quiet times, make a few wood holders that measure out a half, quarter cord when filled. These can be used to measure wood that is loaded into the trunk of a car or back of a pickup.. Smaller holders can be used to measure out bundles of wood and/or kindling that is tied into bundles.

If you do a lot of sawing at the yard, save any valuable sawdust, like hickory or mesquite, which can be sold as “flavoring.”

Note that if you burn charcoal or ordinary wood, you can dampen hickory sawdust and sprinkle it around the edges for a hickory smoked effect. It may not be the same as real hickory smoke, but it is better than nothing - this idea has been profitable to many a wood yard!

Another trick is to tie bundles of wood of about 15 pounds and wholesale them to stores for winter sales. You can also sell these bundles along the highway on cold days, especially during the holiday season. Vendors have really make good money doing this.. The price per cord for wood sold in these small bundles is awesome. Also, don't throw away those small pieces — package and sell them as kindling.

If you have enough business, it could even be profitable to invest in a com[poster — something like the city uses to chop up trimmed tree limbs so they will fit into their truck (consider buying their chopped brush!).

With a composter, you can turn waste sawdust, leaves, small branches and twigs into compost that can be sold by the sack or cubic yard. When considering a composter, make sure to think about using it a work sites.

For example if you clear a large lot, you can compost the trash and harvest the firewood. This would undoubtedly make your clearing service more valuable.

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You might also check into picking up left over lumber from lumber yards, construction projects and tree trimmers. Perhaps you could even sell newspaper logs (or the machine that makes them).

The message here is to figure out how to make a profit from what would otherwise be wasted time, effort or material. This is often the difference between a successful business and one that just survives.

Naturally, your heaviest firewood sales will be in winter, which means your income may be limited in summer when you are preparing for the selling season.

It is possible to receive some income from clearing lots and removing trees, however, and there are always the restaurants and BAR-BE-QUE houses. The bottom lines is that with a part-time summer effort and a modest investment, you can have a very nice winter income.

Making Money And Friends In The Handyman Business

There are a lot of people today who just can't take care of all those "little things" around the house and yard that need to be done. Painting the cabinets, fixing a leaky faucet, installing a new plus on the lamp cord or replacing a screen can be real problems to some people.

And, unless you have in a cave for the past few years, you know how much it can cost to call in a plumber, and electrician or carpenter these days.

A Handyman Business (whether it is a man, woman or teenager) may be just the answer!

Calling a professional plumber, electrician or carpenter for even a small, uncomplicated job is expensive: most of them charge for a house call, a hefty markup on any parts plus \$25 or so per hour for their time (and of course, most also have a minimum charge).

Much of the time, they are called for "minor" jobs that most handyman could handle: replacing a wall socket, fixing a leaky faucet or repairing a cabinet door. These are classic examples of what most any handyman could do with ease!

They can perform literally hundreds of tasks that elderly and handicapped people might not be able to do, or a busy executive might not have time for.

It is unusual for a home owner to be charged \$30 to \$50 to have a 10 cent washer replaced.

Simply because it was replaced by a master plumber who must be paid for his time, training and investment. Talk about job over-qualification!

This problem is magnified in cases where rental agents send plumbers to replace washers and electricians to fix appliance plugs. This work must be done now - and, who else can they call?

The home handyman can solve most of these minor maintenance problems

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for a rental agent, and leave only the truly difficult jobs for the \$25-per-hour-plus professionals. Yet, the handyman can charge \$10 hour and be a godsend to many thankful customers.

To go into this lucrative business, you need only some household tools and some advertising about the type of work you do. Business cards (or a rubber stamped card, Notices on community and supermarket bulletin boards, a small ad under Services in the paper will do to get the ball rolling. Add a pair of magnetic signs for your car or truck as soon as you can afford it.

Be very specific in your conversations and ads about what you do. This will help avoid getting calls for things you don't do and spark the interest of those who can use your services. As you progress the range of tasks you will feel confident to handle will undoubtedly expand.

If you need special tools, buy them as needed for specific jobs -and let the job help pay for them. If they are really unique tools, sometimes you can include the total cost in your bill.

At first you may want to charge by the hour, but it will be better for both you and your customers to charge by the job. You should make a little more, and the customer won't have to worry about going over budget.

When you are working, always look around for other things that you might could take of. You can do them cheaper if you are already there and still make the same amount of profit.

Naturally, you should always look presentable, act professional and avoid long (especially controversial) discussions with your customers.

Once you are started and the "word" gets around that you do good work are honest, you will have no problem getting all the work you want.

Just don't make the fatal mistake of taking people for granted: always keep your word. If you say you will be there this afternoon BE THERE or at least call. Many businesses have failed because the owner neglected his customers!

Find a building supplier that will give you a business discount to increase your profit margin. You can hire helpers, but be sure they measure up to your standards of honesty and good work letting them go on a job by themselves.

If you can find reliable helpers with additional skills, you will be able to expand your services. Work with your helper first, until you are sure he/she can handle jobs — then send them out on jobs where they get paid by the hour and you, by the job.

Another possibility is to contact out-of-town home owners and arrange to take care of their places (including calling a professional when necessary). Have agreements with other services to refer each other (you recommend a specific plumber on a tough job; he recommends you for light ones).

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If you get stuck, there are plenty of repair manuals around: many are on file in your local library.

Also, check Business Sources below, for discount book suppliers (Dover has many how-to and fix-it books in the \$2 to \$5 range).

Another trick is to contact the manufacturer or authorized dealer on how to repair or service one of their products.

If you don't see their address, get their name and look up their address in Thomas Register, a large set of green colored reference books at the library.

Perhaps the most lucrative and desperately needed handyman type service is for rental agencies and real estate companies.

These businesses spend thousands on upkeep and repairs and seldom have time to find out whether the problems are serious or simple.

A typical rental agent gets 10% of rents collected — and never even visit the unit being rented. When the tenant complains about something not working, the agent calls a service company and gets it fixed — now.

Often, the price is less important than worrying about the tenant moving out. If you make up a little brochures of what you do, how to get in touch with you, and an idea of what you charge, and take it to 4 or 5 rental or real estate agents, you will probably at least be called to see how to you do.

In fact, it would not be surprising if one or more of them wanted a guarantee that they would be priority one — which is something you might consider if the price or retainer is right.

For example, you could agree to treat one wholesale customer as priority one if you did not make it a secret. That is, when calls come in, tell your retail customers you will be there as soon as your contract work permits.

There are two major potential problem areas in this business: the first is overloading yourself with either too much work, or jobs that you find you cannot do.

To avoid this trap, make sure your customers understand you are a "helper," and that you will do the job if you can. If you can't say so as soon as you can, refer the job and do not charge the customer.

Of course, if the professional you refer pays you a finder's fee that is a different matter. The other "no-no" is not keeping your word.

It takes time and money to build a reputation in a business, but a good reputation can be ruined in short order if the word gets around that you don't show up when you promise or your work is not as represented. Pay your bills, keep your word and do a good job and your business will thrive!

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All About Getting Into Rubber Stamp Business

Every business and most households use rubber stamps routinely -they are accepted as a necessary part of life.

Although there are several variations (self-inking, impregnated rubber), the "old fashioned hit the ink pad" type is still far and away the most popular — and is likely to remain so for the future. Making rubber stamps can be both interesting and profitable.

There are at least six different methods for making rubber stamps and anyone considering this as a business show know about them.

The oldest method is hand carved type, which is still used today in the orient - Chinese in little stalls on the streets of Taipei for example will hand carved your "han" (Chinese family name) into a rubber stamp for a few cents, or into an ivory or bone han for a little more.

Not long ago, it was possible to have a genuine signature stamp made this way. It took one of these artist (who speaks Chinese) about 10 minutes to carve a complete signature (in any language) from a carbon (backwards) copy — at a cost of less than a dollar. A similar art is still practiced in this country - but more on that later.

The most common method of making rubber stamps is with hand set "foundry" type. Individual printer's type is hand-set, along with any borders or illustrations (cuts) into a holder (chase).

The stamp maker inserts the letters, spaces (ems,ens), lines and line separators (leads) and any fillers into a reverse image of the desired stamp. All of the letters, etc., are "type high," a standard term meaning equal height so they will protrude from the chase to make a uniform impression.

When assembled, the chase is tightened to hold the "copy" firmly in place and a trimmed piece of specially treated, plasticized board (matrix) is placed over the design. The chase and matrix are then placed in a machine that applies measured heat and pressure which gently squeezes the layout in the chase into the matrix and leaves a positive impression of the desired stamp in the matrix, which is allowed to cool and cure.

Since matrix is a thermosetting plastic, it can be molded only once; it will not soften when re-heated. Raw rubber is then cut to size and pressed into the matrix by the same heat and pressure machine. When the rubber is "cured" (2 or 3 minutes), it is trimmed, glued to a mount, and PRESTO, a rubber stamp! During the molding process, powder is used to prevent sticking — and plain baby talc works great.

The second method is very similar except that NEGATIVE (not foundry) type is used. This type is the same size (type high) as the former method, but much more expensive.

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With negative type, the finished rubber stamp is formed in a single molding operation; there is no need for matrix or a second heat stage.

The disadvantage is cost and the fact that negative type tends to stretch (due to heat and compression in the chase), which produces uneven letters on the stamps. This method is recommended only for single and "rush" jobs.

Third is the use of the really old fashioned linotype molding machines (e.g., Ludlow) that actually mold a newspaper column width line of type at a time.

This used to be printing industry standard and works fine for rubber stamps, but is quite cumbersome.

There are a few around today only because newspapers and other printers have sold (or given them away) to upgrade to modern printing equipment) these machines use molten lead, are quite large, and understandably generate a lot more heat.

When you type a line, molten lead is forced into its internal molds to produce a standard line of type, in whatever style molds that have been placed in the machine.. Once the line of type is cooled, it is placed in a chase and made the same way as foundry type stamps.

The fourth is the same general idea as the Chinese "han" carver, and is not used by professional rubber stamp makers in this country. It is the art of hand-carving designs, logos, etc., into a large eraser (especially art-gum) or polymer, then using it as "stamp art."

The official publication for this type of stamping is RUBBER STAMP MADNESS (see Business Sources), which contains helpful hints, ads and subjects of interest to enthusiasts.

The fifth method is seldom used anymore, except by stamp makers who are also engravers, but it is worth of mention to those who also engrave.

Using phenolic plastic which will stand up to heat), the operator engravers the design as deep as possible into the plastic (like a plastic name tag, or the bank teller's sign). The plastic is dusted with baby powder, a strip of stamp rubber applied, and the combination placed in a heated stamp press.

Since the impression is negative (just like negative type), the finished stamp can be molded direct.

These stamps usually do not have deep letters compared to the type molded varieties, but can be made fast. They might be nice when customers want the same logo on a badge and stamp. It only takes about 10 minutes to cut a name (for example) into a piece of phenolic and then mold a rubber stamp into it.

Some have done quite well with this system setting up in shopping malls.

The sixth and newest method involves photo processing and requires a larger investment, but it represents THE rubber stamp industry of the coming

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age.

It is rapidly replacing the other methods because it is cheaper, faster and much more versatile. These rubber stamps are not rubber at all — they are PHOTOPOLYMER. Most look like clear plastic, although colors can be added to disguise their appearance.

In this process, a facsimile (picture) of the desired stamp is types, printed or even drawn onto a sheet of paper and photographed (or exposed onto film). The image is then placed in a machine that exposes a light sensitive plastic gel (polymer) in sheet or liquid form (the plastic "sets" only where light strikes it). The entire underside is exposed, and then the top is exposed, and then the top is exposed through the film with the desired stamp design.

After a few moments of cure time, the exposed polymer is washed (most is water soluble) and cut up into individual stamps (most stamp makers do a full page at a time). In the washing process, the raw (uncured) plastic simply washes away, leaving a 3-D impression of each facsimile, which becomes a "rubber" stamp.

Obviously, anything that can be put on paper can be made into a rubber stamp with this process: regular type, illustrations, even signatures!

Photographs can also be made into rubber stamps with this process as long as there is sufficient contrast. The foundry type method is the least expensive way to get into the rubber stamp business. Heated presses start around \$250, and type runs about \$25 per set (font) new. For starters, you will need a set each of 10, 12, and 14 point type, a chase, fillers, leads and spacers, and an assortment of routine cuts and designs, plus some rubber, matrix and a selection of holders.

An outfit large enough to start making rubber stamps commercially should run \$500 or so, but very soon you will have perhaps a thousand dollars in supplies because all of them get cheaper as you buy more.

You should be able to find plenty of used foundry type — since many printers are going to photo offset and computers, and it would not be impossible to locate a used press as well. If you want to go "all out," Ludlow sells a plastic processor for around \$2,000 that should take care of a pretty good sized business.

Note that with the photo process you don't need type — just polymer and stamp mounts, plus a system to put the impressions onto paper (copier or newspaper headline marker).

Stamp moldings and handles are purchased in volume. Handles come in many sizes, but 1/4 and 3/8" (the size of the shaft that is inserted into the mount) are the most popular.

Also, natural wood seems to be the best choice if you carry only one type. Here are cheap plastic handles and mounts, but forget them until you are established. Mounts are sold in 24 to 36 inch lengths, which you saw to each desired

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length and finish the ends.

The best mounts to start with are the ones with clear plastic sides under which you can insert a printed sample of the stamp.

When the stamp rubber is ready, cut a piece of molding to length, sand ends slightly (on a rotary sander if you have one), install a handle with a rubber mallet (no glue is necessary unless it is a bad fit), and glue on the rubber strip.

Print the stamp on the paper that comes with the kit, cut and insert it, and you have an finished rubber stamp. Note that plain paper glue is used to hold stamps to their holders.

TIP: When you buy paper glue, also get an equal amount of thinner. That "rubber" glue dries out easily, but a little thinner now and then does wonders.

Marketing rubber stamps is almost as varied as the manufacturing methods. You can retail them through advertisements (local or mail order), specializing in one size and type style, or wholesale to local stationery stores.

A typical three line stamp retails in local stores for about \$4.95, but will be offered in mail order magazines for 42.95 because the marker specializes, takes a couple of weeks to get your stamp to you, and gets a little extra for "postage and handling."

You can produce self-inking stamps simply glue the rubber impression into a \$2 self-inker), notary seals with a special chase and cut; or contract with large companies to make all of their stamps.

Wholesaling involves a discount of 25 to 40 percent, but the retailer does much of the "work" in exchange for his share. The cost of making a three line rubber stamp is approximately 35 cents, plus 5 or 10 minutes labor.

Once a rubber stamp business is established, there are many "sidelines" that can make much more profit with little more investment in either time or money. You could handle embossers (take orders), specialty advertising, stock signs, and desk plates.

The same people who buy your rubber stamps will also be in the market for other products that go with starting or running a small business, and they are already there! Find out what those other products are and add them to your "line."

TIP: If you have any future plans to include laminating, check the machines offered by Warner (see Business Sources). Their laminating machines are not much more expensive than "plain" models, but have several additional features that are very useful in stamp making as well as laminating.

They are water cooled, have accurate temperature and pressure gauges (and controls), and there is heat to both the top and bottom patens.

Something to watch out for in the rubber stamp business is misspelled words and incorrect copy. When taking an order, be especially careful to get it exact.

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When setting up a stamp, keep a copy of the order in front of you, and double-check it "religiously." Also, keep a good dictionary handy and use it whenever there is any doubt.

It is also important that your finished stamps look good. Make sure the ends of the stamp mount molding are smooth, that the copy you stamp in the window on the stamp is clear, straight and well centered.

These are little things, but they are very important.. They can make your business successful.

Hot Profits From Your Own Hot Stamping Business

Custom imprint (hot stamp) match covers, business cards, napkins, pens, key chains, wedding announcements or a thousand other things in your garage print shop. Print virtually any color or design up to about 3" by 5" in size.

Hot stamped impressions are especially nice looking. They can be bold colors or very expensive looking "metallic ink" because they are actually printed with melted plastic!

Hot stamping machines have electrically heated type (blocks of metal with raised letters) holders, type-high foundry type and/or commercially prepared dies. The operator loads the type holder with the appropriate reverse type, logo, illustration or die, and positions it in the machine with set screws.

When the type reaches the desired temperature, pulling a lever causes the hot type to be pressed against a strip from a roll of plastic (mounted on the machine), and a reverse image is "melted" onto the paper or other receiving item held in position by the machine's jaws.

The basic principle is similar to iron-on transfers. You can tell hot stamped materials by the especially vivid colors and slight indentation where the design is applied as opposed to top printing (smooth) or embossing (raised).

The rolls of plastic come in a wide variety of colors including many "metallic." The more expensive hot stamping machines are automatic and can turn out thousands of printed items per hour.

However, the hand operated ones can also produce excellent results and some of them are quite efficient. Before making ANY hot stamping machine purchase, check with several different suppliers for equipment AND supplies.

Some companies appear to cater to amateurs who are more likely to buy inferior equipment and supplies at inflated prices. There are some rather significant pricing differences among the suppliers. Manually operated systems start about \$2500 and are not difficult to learn to use. In less populated areas, hot stamped products may be difficult to sell in sufficient quantity to support a business on their own.

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In many cases, this service is added to a business with similar products (printer, engraver, sign or rubber stamp maker), where the additional income from essentially the same customers represents extra profit with very little extra investment.

Marketing hot stamped products can be wholesale, retail, or both. Once you are set up and have practiced the art, you can decide how you will start.

To wholesale, prepare samples (these can be over-runs from previous jobs or especially nice results obtained from your learning process) and price lists. Then call on stationery stores, office suppliers, and printers (who don't offer hot stamping) and inform them of your service.

The fact that you offer "short run" orders (less than 10,000 or so) and fast, local service should interest them. Answer all of their questions and leave your prices and samples.

Note that you should make it easy for your wholesale accounts to sell — have your price lists show retail prices only. This way, you simply tell your wholesale accounts what their markup is and it is "easy" for their clerks to tell (or show) customers the prices. A mark-up of 40% is suggested, which is about right to encourage your accounts to sell your products. After all, they will help advertise your products and often, sell them on credit — but you will get paid every month.

Note that is very important to have the same wholesale prices for each of your wholesale accounts. If you want to give better prices to those who buy more, put in price breaks at various volume levels. This way, the one who buys 100 will pay a good deal more than one who buys 1,000 but both were offered the same price — meaning there was no favoritism.

For retail sales, advertise your service to the public as a customizing service that is fast and specializes in short runs. Most will recognize what a hot stamping service is, but it would not hurt to include a brief description or illustration. Contact businesses in your area (banks, insurance, real estate companies especially).

Hot stamp your own business cards for an example of your work, along with a short rate card (perhaps on the back of your business card), showing some sample prices (a complete list can be typed and copied).

Be sure to inform these businesses how fast you can deliver —then do it!

Contact several ad specialty suppliers to locate sources for blank match covers, pens, etc. These will have by far, the best prices for volume order items to imprint. Your customers will not have access to these suppliers (or prices), and you can make a profit on the items as well as the hot stamping job.

Also, it is often wise to invest in a few dies —such as the town mascot or state emblem. When you pay for a die, and customer can use it for a stated extra fee — which would be much less than if they ordered one for their exclusive use.

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Remember that you can either produce hot stamped novelties (North High School Key Chains) OR do custom stamping — like window scrapers with the bank emblem or an individual customer's name in gold on his briefcase.

Your fees for custom work will be considerably higher per imprint due to the amount of work required per item, but it will still be well under what it would cost to send the item off. Check with stores in your area that sell items (or give them away) that could be personalized.

Dies are expensive (about \$20 each) and take a few days to order and receive, so having a few on hand can speed things up considerably. A useful tip is to find a printer that still makes "cuts" as a source for your dies —they are much faster and cheaper than sending off a hot stamp supplier. Your newspaper editor may tell you who still does cuts if he can't.

When your customers pay for a die, they are buying the impression or means for imprinting — not the die itself. If the customer asks about the die (most won't), you can tell him that if he wants the die, it is \$25 or so more!

Note that only reason he might want the die is to have another hot stamper use it. The standard procedure is for you to keep the die but not charge that customer for any additional stamping with it.

Most stampers are also very careful not to use the same die for a different customer in the same area, and of course, registered logos can only be used for authorized dealers.

Perhaps the least expensive hot stamping equipment is available from MAGIC (see Sources), however, their equipment may not be more suitable for a commercial operation.

A major consideration is the size of the chase (type holder). The smaller the chase, the fewer jobs you can do. For example, if you chase is only 1" square, you will not be able to do most of the jobs you could do with a larger capacity machine.

Check with as many sources and suppliers as you can. You will probably find that one has the best quality and prices on ribbons; another on equipment. Just because one source has the right equipment does not mean they have the best deals on suppliers!

Before purchasing any machine or supplies, compare prices, warranties, quality and especially the capacity (maximum printing size, number of items per hour) of the hot stamping machine... This business, like all others, has a few "potential problem areas." Here are three to look out for.

1. Get the copy right. A misspelled word can be extremely expensive: it will cost you money and/or an irate customer. Check and double check wording, spelling and layout. If necessary, have the customer initial the desired copy on the invoice. Keep a copy of the text in front of you (clothes pinned at eye level)

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while you set up the type; call back if there are any questions.

2. Undercutting. When you give a wholesale account a price list, your listed or suggested retail price list, your listed or suggested retail price are your professional word that if you do retail, it will be at or above that price. If an account finds out you undercut them, they will drop you like a hot potato.

3. Customer stealing. Perhaps the height of unethical business conduct is when you steal a customer from your own wholesale account. Hot stamping is one of those services where you can see who the retail customer is and usually where he is located. Some unethical stampers (sign-makers, engravers, etc.) have taken the opportunity to contact these customers direct, telling them they can get a better deal next time by coming direct. Most of them end up paying DEARLY for this unethical error judgement!

The hot stamping business is interesting and rewarding and it goes nicely with several other types of business.

For example, if you are an ad specialty sales person, a small hot stamping set-up in your spare room or garage might bring in considerably more revenue without any additional advertising and very little more sales effort.

A person starting with this business can also branch out into related products and services — again, with comparatively little additional investment or effort.

Examples are: magnetic signs, rubber stamps, ad specialties, giftware, button making and sign sales. These are all business that serve essentially the same customers — and there are many more possibilities that you will undoubtedly discover, or that your customers will suggest!

You Can Be A Professional Engraver In Six Weeks!

Plastics (and some metal) engraving is accomplished with the aid of a pantograph — a scissors-like device with tracing stylus on one end and a cutting tip on the other. It works something like a Le Roi set. The operator guides the stylus by following or tracing within the grooves of brass "masters" (letters or designs), which causes the other end to cut or scratch the identical design, but not necessarily the same size into material fastened beneath it. By adjusting settings on the pantograph, the operator can make the design the same size, twice as large, or up to eight times as large as the pattern being traced by the stylus.

Plastic name tags, signs, etc. are made from layered plastic. The core is one color, coating another. When the top layer of blue is cut through, the white core shows — which results in white letters on a blue background.

Different sized cutting blades are used so that large letters have wider strokes and the edge of the name tag is beveled to frame the finished product. There are many combinations of colors; some even have three layers for usual

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effects.

Metal name tags are similar except that the cutting blade does not rotate and the design is actually "scratched" into the surface. Metal tags are considerably more expensive and are probably not worth the extra cost. The metal is usually brass or some other soft material that comes with a plastic coating but still scratches easily.

The vast majority of name tags and engraved signs are on plastic, some of which looks very much like metal, but wear better and are easier to work with.

Plastics engraving requires no special talent or extensive training. One only needs to acquire a little dexterity, which can be learned in a few hours and a high school understanding of measurements and ratios.

Engraving is a business that grows amazingly fast and has very little competition. With an initial investment of \$1,000 - \$3,000 in equipment and startup materials, you can learn to operate the machine, lay out copy and start turning out finished products.

It takes about 30 minutes for the average person to learn how to make a one line name tag, complete with cutting the letters, beveling the tag, and attaching the pin on the back. With a little time (and a few mistakes of course), you can easily master multiple line layout and some of the other routines.

Turning out a name tag only takes a couple of minutes for an experienced engraver, especially when many are made assembly line fashion.

Engraved plastic signs and badges routinely sell for ten to twenty times the cost of the materials because of operator skill, investment in the equipment, and the fact that there is not all that much competition.

Used engraving machines (New Hermes are one of the better brands) are sometimes offered in ENGRAVERS JOURNAL for about half retail along with other pertinent equipment and supplies.

There are two basic types of engraving machines — manual and computer. They both turn out good quality work, but the computer is much faster.

The computer engravers run several thousand dollars, but are well worth that to large operations that turn out hundreds of badges and signs per day. Whatever machine you get, make sure it has multi-ratio adjustments. Some of the cheaper and older models will make letters only exactly 2 or 4 times the size of the pattern — which just won't do. You must be able to adjust the size of the letters at fractions of those ratios, according to the length of the line.

A name like Joe Doe, for example, should be in bold letters, while Frederick H Moskovitch must be adjusted down to fit within the width of the name tag.

With the cheaper models, you have little choice and sometimes have no choice but to make these names too big or too small.

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With an adjustable pantograph, you simply place the cutting blade at the margin of the name tag, and that is the setting. All names will "look right."

This multiple adjustment is even more critical when you get into logos and larger signs, where 4 times won't fit on the sign and 2 times the size will make the sign look like it has too much wasted space. With the adjustments, you can always have nice margins — about the width of two letters.

This business is adaptable to wholesale or retail trade — and there are plenty of places where you can send out work that you can't (yet) do — large companies that "service the trade, and still leave you room for a modest profit.

If, for example, you got an order for 1,000 fire escape signs that you simply could not do in the allotted time, you send the order out to a company that does the work by computer. You would not make as much doing the work yourself, but then you would not be doing the work either. In fact, you would be working on other jobs. Not only that, but your customer dealt with you — he knows that you can take care of him.

To get a good look at the engraving industry, subscribe to THE ENGRAVERS JOURNAL (418 per year). Read a couple of issues, investigate some of the advertisements, and notice the different companies that serve the industry — these can help you get a good well-rounded business started.

A special note of possible interest: rubber stamps can be made from engraved designs! Anything you can engrave into phenolics (hard plastics for outside use), you can make into a rubber stamp with a stamp or laminating press. Engrave the design fairly deep; clean and dust with talc (baby powder is fine), cover with rubber and heat 5-7 minutes at 2-4lbs. pressure. When cured, peel off, trim and glue to a mount. Years ago, vendors would set up shop in heavy traffic areas and make rubber stamps to order in about 10 minutes.

It is easy — almost unavoidable — to add profitable sidelines, such as hot stamping, inside signs, rubber stamps and desk accessories to an engraving business once you get started. These require essentially the same skills, very little additional investment, but most importantly, you already have a ready-made market for these added products because it is the same as for your engraving business!

Probably the biggest and most expensive headache encountered by engravers (as well as sign and rubber stamp makers) is getting the name or message incorrect.

Most "pros" soon discover the value of repeating back, letter by letter, every word of copy that is to go on the product. There are some letters that some of us seem to have more trouble with (like "B" and "D") over the phone — so if there is any possible doubt, it is a good idea to say "B as in boy or "D as in dog."

On a single name tag the loss is not much, but large orders could be disas-

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ter. Also, keep a dictionary handy (within easy reach of the engraving table) and look up any word that could even possibly be incorrect (call the customer if necessary). Last, but certainly not least, keep the order that shows the desired copy in full view during the engraving process — and check it constantly.

Starting Your Own Glass Etching Business

Glass etching is the application of lettering, monograms or designs on glass. this little known business can be started in a garage or shop and work into something really lucrative. Glass etching is accomplished by covering the glass with a pattern, then, with the aid of a special machine, blowing "sand" against the surface.

Wherever the glass is not protected, it becomes "etched" as the sand repeatedly strikes and "pits" the surface. This procedure contrasts with the old metal etching techniques where the surface was covered with wax or resin, a design scratched into it and the material immersed into acid.

Examples of etched glass products are monogrammed glassware, key chains, lettered windows, designed mirrors and numbers or letters applied as identification marks.

Most glass etching today is by the sandblasting method. Two other methods, acid cream and engraving will also be discussed.

In the sandblasting method, a special type of sand is held in a funnel-like holder where a blast of air is forced through it creates a miniature sandstorm.

It works something like a bingo machine. The area to be etched is covered with a stencil made of a material like masking tape in which the design has been cut out.

When the sand is blown against the piece, the masking tape protects areas that are to stay smooth and allows the sand to pit the glass through the stencil openings. When the stencil is removed the etched design remains.

You can buy ready-made etching stencil designs and letter stencils or cut out your own. Gift and hardware stores are prospective wholesale customers for the etched glassware.

A sandblasting machine, some glass, a stencil and a good working area plus some practice is what you need to get started.

The equipment should not be set up inside the house because there is usually a good deal of dust. Unless you are familiar with sandblasting, contact several suppliers to get the best deal equipment and supplies. Then, try your hand at etching some inexpensive items until you learn to produce quality products.

Save some of your better pieces for samples, some of which can be given to retailers if you do wholesale work.

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Another form of glass etching is actually engraving — where the operator imprints the pattern or design on glass with a high speed drill and a fine, hardened steel bit.

The drill can either be used freehand, with the aid of a stencil guide, or to trace over an applied design. The latter technique allows the application of very intricate designs, which can be quite ornate when the engraver has artistic talents.

The glass etching technique is becoming popular in the auto industry, where designs are etched into the glass to beautify and individualize.

One very promising use is engraving the engine or frame number or owner's driver license number on both the front and back windshields as a police identification tool.

Thieves don't like to steal these vehicles because they must replace the glass! This operation alone may become a good business in some areas. One company has developed a rotary drill based on dentist equipment that is specifically designed for this application.

Acid etching is the old fashioned way and is now considered more of an artist's medium — even though it can be used for virtually any application. It is generally slower and a little more dangerous because of the corrosive chemicals.

Generally, the glass surface is covered with wax or resin and the design traced or scratched on with a stylus. The procedure is a little like carving a linoleum block. Once the design is finished, creamed (to prevent running) acid is applied and left for the prescribed time.

When ready, the acid is wiped off (carefully, to avoid damage to the rest of the design surrounding or applicator). Even though acid etching has disadvantages, it can produce striking results in detail and very interesting effects.

Most custom glass etching is priced on a letter or design basis — how many and what size letters are to be applied, plus the number of pieces.

Whether the letter is sandblasted, engraved, or acidized, it takes more time and materials to do big letter than a small.

In a shop you would have a few samples of available alphabets and logos, plus catalogs of additional patterns that could be ordered. Custom stencils would of course, be extra whether you made them or special ordered them from companies that support the industry.

It is also possible (smart, too!) to make up items to sell. These can be done in your spare time at first when you have time between custom jobs and wholesale orders.

Shop around for ordinary items like mirrors, drinking glasses and door windows and inscribe interesting designs on them — like the school or town logo, or

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something of local interest.

You will soon learn to be on the lookout for both new ideas of what to etch and for bargain glass items that you can decorate. In Texas, a rearview mirror with a small armadillo might sell; in Missouri, try a kicking mule on a glass goblet (you get the idea)!

Once you have learned the techniques, you might work with a store or two to produce custom etched glassware. This would help provide the volume for practice, yet not require you to do a perfect job on a \$100 glass vase.

When you feel you are ready, place ads to etch, monogram or apply designs to fine glassware —both new and pieces already owned. Use your imagination in your ads. Give potential customers something to think about. Have monthly specials: your license number on front and back windshields - \$29.95 this month; a small logo on eyeglasses for \$5 and up next month.

These specials will illustrate the various types of work you can do and perhaps stimulate potential customers to think of something they would like to have etched. Other areas to mention in specials might be holiday motifs, family coats of arms, company logos, etc.

In addition to being careful about dust and acid (if you use that medium), be especially careful to get the correct wording on the ticket and on the glass. A mistake on either means you have just etched a piece of junk.

On phone orders, repeat the copy back slowly and use phonetics for any possible mistakes.

On written orders have the customer check and initial the desired copy. You will certainly have to "eat" some mistakes — but glass is not good for you, so try to hold them to a minimum!

How to Profit from Distributing Public Domain & Shareware Software

What is Public Domain & Shareware Software

Public domain software is software that is not copyrighted by their authors. Public domain software is written by authors that place their software in the Public Domain and may be copied and distributed freely by anyone with few or no restrictions.

Shareware software is software that is copyrighted by their authors. Shareware is written by authors that allow the user, you or your customers, to try the software before having to register it with the author. If a user likes the software enough to continue using it, the user is put on the honor system to register the software with the author for a fee, usually from \$5 to \$100. This registration fee provides the user with benefits like free update versions, printed manuals, technical support, other available software, etc.

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How to Get Your Software . . . FREE of Charge

Public domain & share ware software is available from a number of Bulletin Boards Services (BBS's)located in every small or large city. With the use of a modem and telephone ,you can download any public domain and/or shareware software program available . . . FREE OF CHARGE!

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How to Get Your Software for only \$2 to \$7 per disk

Most public domain & share ware libraries, including Infopreneur Services library, supply the diskettes, the copying service of the public domain & shareware programs onto the diskette and the special knowledge to help and provide you with the very best public domain & shareware software available.

How Much You Should Charge

Most public domain & share ware software libraries charge a diskette and copying service fee ranging from \$2.00 to \$7.00. We suggest you charge \$3.99 to start. You will have less sales resistance with the lower fee and therefore get many, many more orders!

If you get all of your public domain & share ware software for only \$3.99 per disk, you will break even when you get your first copying fee of \$3.99 for that program. But every time you distribute that same program again and again, it will only cost you 25 cents for the diskette (use the 25 cent bulk diskettes you see advertised in most computer magazines — they work great), about 2 cents for an envelope and 29 cents for first class postage

. . . that's only 56 cents subtracted from the \$3.99 leaves you a net profit of

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\$3.43 for each disk you sell! And most people that buy public domain & share ware software buy an average of 4 to 12 different diskettes each time they place an order!

How to Distribute Public Domain & Share ware Software

Depending on your advertising budget, you will probably want to begin using one of the methods explained in this report, such as classified ads and/or direct mail.

CLASSIFIED ADS . . . You will offer in your classified ad a **FREE CATALOG**. This catalog must be simple . . . use just one, two or three sheets of paper listing the public domain & shareware software you offer and your copying fee. Include an order form. A good idea here is to put two order forms on one 8 1/2" x 11 " piece of paper. Use one color of paper for your catalog sheets and a different color for your order forms. But do use colored paper for both — it will pull a better response with more orders than by simply using plain white paper!

DISPLAY ADS . . . as your advertising budget increases, consider a display ad in a national computer magazine. Go to your local library or bookstore and find all the public domain & shareware software ads in the major computer magazines. Use the ads you find to get ideas for your own ad. Remember, these advertisers are spending money each and every month on the same ads. They are spending this money because these ads are bringing them a lot of money every single month. Most of these advertisers have the same ads running in a number of different magazines.

DIRECT MAIL . . . If you decide to use direct mail, then simply mail your catalog sheets and order forms to a mailing list of computer users. Mailing lists are available from any mailing list broker in your city.

COMPUTER and SOFTWARE STORES . . . these stores buy software in quantities . . . not just one order at a time. A great source for volume orders.

BULLETIN BOARD POSTERS . . . bulletin board posters are known as one of the best **FREE ADVERTISING** media methods available. Don't pass this method by.

FLEA MARKETS and SWAP MEETS . . . flea markets and swap meets are visited by thousands of people and computer users every Saturday and Sunday all year long. This is a very profitable, easy and fun way to distribute Public Domain oft Shareware Software.

How to Package Public Domain & Share ware Software

This is simple. You don't package it . . . you simply copy the program onto a diskette, put a label on the diskette and mail it to your customer in a plain envelope. It's that simple!

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How To Start An Advertising Specialty Business

Advertising specialties are small items like book matches, pens or key chains that can be imprinted with a company, logo or slogan.

They are deductible advertising and usually given away to promote the business whose name is inscribed on them. There is almost no limit to products that can be used as advertising specialties. They can be anything the client company can afford, your sponsoring company can imprint and the customer will use.

The ideal item is useful, costs comparatively little and keeps your clients' business name in front of the customer as long as possible.

Advertising Specialties is an ideal business to operate from home. You can market them on a route, by mail, through advertisements, by phone appointments or by personal contact. There are two main objectives in establishing yourself in this business.

The first is to let people know who you are, what you handle and where they can get hold of you.

Second, convince them that you can help them promote their business. Your experience and advertising knowledge level will increase constantly. In turn, your expanding capability will equip you to offer even better advice and more timely suggestions.

Your customers are busy business people who want to get the most of their advertising dollar and are not particularly knowledgeable in this area. As soon as your customers realize they can rely on your advice your success will be assured!

Advertising specialties include place mats, school football and baseball schedules, calendars and plastic windshield scrapers, which lend themselves well to the seasons. These give you a good opportunity to make timely and realistic suggestions to your customers.

For example, in August you can suggest an order of imprinted scrapers for winter and in June you can recommend an order of football schedules for fall.

These suggestions are not just a ruse to sell — they indicate you have given some thought to your client's business interests! These and thousands of other specialty items are available with organization or company (logo and message) imprints at relatively low prices.

Advertising specialty costs to the customer are in line with and frequently below other advertising methods. Although a thousand imprinted pens costs more than a single newspaper or radio ad, the message on the pen lasts as long as the pen,,, while the newspaper ad is in the trash the next day and a radio commercial is but a "fleeting word."

Industry specialty suppliers furnish salesmen or independent dealers with instructions, catalogs, price lists and often, sales kits.

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Most advertising specialty salespersons represent several companies to offer a variety of personalized or imprinted products. They show the prospective customer samples, discuss the merits of different products, promotional and advertising objectives. They quote prices, write orders and sometimes deliver and collect for the products when they come in.

In most cases, however, they just take the order and get a "down payment" (the sales commission) from the client. The supplier then ships the order direct to the customer, COD for the freight and balance due.

This system is slightly more costly due to the piecemeal shipping and COD fees, but it may be the best (especially if you have a route). When you can handle these things personally, even if it is only once in a while. You gain more trust when you can deliver and collect in person; it shows a personal interest in your customer.

As a specialty ad sales person, you are the only link between the sponsoring company and your client. Your sponsoring company does not deal directly with the public. If they tried, they would lose their salesmen as well as many of their customers because they could not deal on a person to person basis.

For beginners, it is advisable to start with one product (such as book matches) so you can simplify your learning process and accelerate building your confidence.

Try to form a business foundation without having to learn too many products, prices and methods of presentation. There is no need to go after a large clientele with your first product. Just make enough calls to gain enough experience and self-confidence, then start expanding your line.

The real secret is to knowing your customers, products and prices well. This will enable you to visualize how your products can best benefit your customers.

As the representative of your company you are the authority for that product and company to your customers. If you seem unsure of your products, prices or their application, the customer is not likely to have confidence in you, the products or the company. This means they probably won't deal with you until you can reflect confidence!

Many retailers will try new salesperson or product to check on their quality, service and reliability. If they like what they get, they will probably increase their orders.

With just one product at first, you can learn not only the pricing, but the sales pitches and various company suggested applications faster, and your confidence will build fast. You will learn what kind of questions customers ask and gain valuable experience in handling them professionally.

When you feel you are ready, start adding products to your line. As you

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become better acquainted with your customers, you will soon have a good idea of what might sell in your area. Your customers will tell you their needs and preferences and most will be happy to advise you on your products and techniques.

When you add products, concentrate on those that complement what you already offer (you already their application).

For example, if you sell printed book matches, add printed pens and calendars, which involve similar applications. Later on you can add silk screen labels and wallet size calendar or self-stick football schedules for local high schools.

These are examples of items whose applications may be a little more complicated than book matches.. You should be familiar with their potential use before adding them to your line.

It is quite alright to change suppliers from time to time. When you do and the customer asks why, just explain that you found a better deal (that, they will understand).

Good specialty salespeople gradually build a full line of products, learning all about each one in turn. That's how they can intelligently recommend realistic alternatives and suggest different promotional innovative specialty sales person can mentally adapt to his customers. The result can literally be a special plan for each individual client!

Most specialty suppliers provide their representatives with excellent support. They employ staffs of experts who keep coming up with new and better ways to market their products.

When you discover a new technique for one product, it will usually also apply to other products as well! If book matches are good for a graduate, then why not napkins or handkerchiefs? Also be alert for profitable combinations.

For example, you might try to put together a promotion to print bumper stickers supporting the school team. You might get the bank to pay for 500, the supermarket, another 500 and perhaps a few smaller orders to bring the total to 2500 (a price change). Then, you sell the local drive-in the space on the protective covering for free soda coupons (with purchase).

There are endless variations that an innovative salesperson can devise, including combining orders to take advantage of volume prices.

Those 500 bumper stickers cost nearly double per unit at the 500 rate than the 2500 rate. By paying a small copy change fee, you can have 500 stickers with the bank name; 500 more with the supermarket (etc.) as donors and still enjoy the 2500 rate. Since the bank and supermarket both pay at the 500 rate, you can make up to \$200 extra profit.

An excellent advertising specialty business potential is coming events such as business anniversaries, sales promotions, birthdays, trade fairs, holidays, sports events and elections. Keep your eye on the calendar and plan well ahead to take

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advantage of these promising situations. Get local merchants to finance publication of school sports schedules (with their company name listed prominently).

Talk to the campaign chairman BOTH parties and political candidates as soon as they file for office.. Find out who files and when from the county, state or city clerks office.

Always be ready to help customers with ideas and techniques to help achieve their goals. Sometimes little suggestions like spraying inexpensive cardboard political signs with water repellent will make you look great!

Be sure to give yourself (and your customers) enough lead-time to plan and fill orders in time for scheduled events.

Advise your customers how long it takes to get orders to be filled, and suggest allowing a little extra time in case there are any delays. If printed pens usually take three weeks, advise your customer to order about five weeks in advance if they must be available for a particular date.

Consider joining professional organizations that can alert you to additional suppliers, product and IDEAS.

Most trade suppliers display their ASI number prominently in their advertisements and catalogs. Membership is limited to manufacturers and suppliers of specialty merchandise and active independent specialty people.

Going into the advertising specialty sales business is very easy. Just decide on a name for your business, get some business cards, a sales kit from a good supplier and start calling on prospective customers.

You also need reliable transportation unless you plan to operate by mail (which is not recommended at this stage). ALWAYS keep a record of where you go and who you talk to. This make each succeeding visit continuation of the previous one.

When professional specialty salespeople drive up to a business, they take a moment to refresh their memory from their route book. This is an informal record of names, major discussion topic of last time (if any), what they ordered and anything else of interest.

The idea is to appear interested enough in the customer to remember their name and the last visit! They have a separate loose leaf page for each customer and update it each visit or call. If you do this, you too will "remember" names and details of the last meeting. This is IMPRESSIVE and helps MAKE SALES!

After you have gained enough experience with advertising specialties, you might consider expanding or converting to an advertising agency or service.

Here, you would size up the client's needs and help design and implement promotions and advertisements for them. You would charge a retainer plus a fee for each promotion and still get your commission on any advertising specialties.

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Needless to say, some of your specialty sales customers would be excellent prospects for your agency.

Records keeping in this business is very important. In addition to your customer notebook, you should have accurate records of all sales and commissions.

As an independent business person, the government requires you to make your own social security payments and (probably after the first year) pay your taxes quarterly. If you have someone do your taxes, they will let you know how much you need to pay each quarter and provide you with the forms to send in (they are actually short and simple).

The general rule in quarterly payments is to pay one fourth of whatever you owed at the end of last year over what your employers withheld. For business records, keep all your receipts by the month. Consider a single entry ledger, such as that described in Chapter 16 of The ULTIMATE HOME BUSINESS Manual (available for \$25.00).

This type of record will let you know how you are doing, and the receipts envelopes will enable your tax person to prepare your taxes efficiently.

There are two important potential problem area to watch out for is the imprinted specialty sales field. The first is getting the orders wrong.

Sometimes, you must THINK you have accurate copy, only to discover there is a misspelled word, incorrect address or wrong date. One sure error can wipe out profits from several sales if it is your fault.

To avoid this problem, write out the copy clearly, completely and accurately on the ticket. Then ask the customer to review and sign or initial it — signifying that they have checked and approved it. When you forward the order to the company, always keep a copy of the ticket with the desired copy (never send them your only copy).

This way, if there is a problem you can easily show who was at fault. The other potential headache is getting hooked up with a bad supplier. This could be one that overcharges, doesn't deliver on time or gets your orders mixed up. When this happens, charge suppliers — fast! Of course, we all make mistakes, so if your supplier makes an occasional error and takes immediate corrective action,,, they are probably worth keeping.

To be successful in the advertising specialty business, you must be knowledgeable and reliable.

This means that you know your customers as well as your products. This is the only way you can know how your customers can use your products to their advantage.

Being reliable is essentially keeping your word, showing up when you are expected and giving your customers honest advice.

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When your customers expect you each month or week, you have passed a major milestone — because they will hold orders for you! They could not afford to do that if they weren't sure when you might come around again.

Treat your customers right and they will appreciate it enough to be reluctant to deal with your competitors — which is your objective!

How To Start Your Own Sign Distribution Business

A potentially profitable business that can be operated from the home is a retail and/or wholesale sign route.

Every business needs signs — from the OPEN/CLOSED and HOURS OF OPERATION on the doors to the flashing arrow or neon sign outside. No merchant can afford to operate a retail establishment these days without signs.

Many of the signs small businesses have, especially those on main streets and highways were purchased from route salesmen, or one just passing through, who made approximately 50% profit on each one.

A few years ago, the only way to get a sign was to call or go to a professional sign painter and have him paint you one. Then, you waited until it was finished to find out what your sign would look like. Today hand painted signs are but a small fraction of the sign industry.

Quite a few of today's "sign men" don't even know how to hand-letter, they use pre-formed or press-on letters! Some of those who do paint letters apply patterns and then fill in the lines. A ready-made or "stock" sign that a merchant pays \$25 for probably cost the sign salesmen \$5 to \$10, and he might sell 2 or 3 to the same merchant!

If you think about it, there are not many places to buy signs -they aren't like vacuum cleaners, where every department store has a line of them.

Retail businesses buy almost all of their signs from sign companies and route salesmen, who buy directly from the manufacturer.

Going into the wholesale or retail (or both) sign sales business requires a relatively small investment — about \$50 to \$200 worth of samples and initial stock — things you think will sell.

This business is suitable for male, female; young or mature people, since it involves calling on established businesses during normal working hours. It is possible to sell from a catalog, better to have samples, and best to have signs for delivery NOW, when the customer really needs them.

The sign supply companies will be happy to provide suggested retail prices, catalogs and sales literature, but you are free to sell at whatever prices you feel are best for your area and profit needs. If you decide to sell at other than the company suggested prices, make sure you change everything that your custom-

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ers can see before starting out.

The next step is to get in your car and start calling on retail merchants. Sell them the signs they need (if you don't someone else will). Keep track of who you call on, when, whether they bought something, and a short note on the gist of the conversation — especially things you said you would do.

Keep a small notebook in your car with a page for each customer, and update it EACH TIME you call on that customer (include the names of people you talked with as well as notes on the visit.

This record will also come in handy when it is time to figure up (and substantiate) the tax deductible business mileage for your car! Keeping your customer pages in the proper order will reflect your route because they are in the order that you call on them.

And, you review each and every page just before going into their place of business to refresh your recollection of the last visit. You will "remember" their name, what they bought, what they said, they liked, etc.,)

This "little trick" will pay handsome dividends!

As you approach each potential new account, notice what signs are There, and which ARE NOT.

For example, if they already have a nice OPEN/CLOSED sign, don't try to sell them another, even if yours is slightly better. When you enter and ask if they would like something that you think they could use, they get the impression you may be there to help them — not just "sell" them.

Do the same with established accounts, expect much of the "sizing" up is done from your notes of previous visits. This way, you really are there to help them! after all, you call on many businesses and are in a position to make intelligent recommendations in this area where you specialize.

Each time you visit a customer, take in their order (if you are bringing it) and show them one or two different or new (to them) items that you feel they might be able to use - in the course of your short, polite and friendly (but intimate) conservation.

Don't try to show or tell them about too many products or they will feel "bombed". Above all, don't discuss religion, politics or other accounts. Always be presentable: look, talk, and act like a business person.

When the customer talks, LISTEN. Find out what the merchant thinks, what products he would like to move, and some of his interests. Your intent is not to change his mind, it is to work with his line of reasoning to improve his business.

When you come in and show him one or two products that "fit" his situation, he will sense that you are trying to help him to accomplish HIS objectives - he will REMEMBER that you listened.

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Establishing a retail route will take some time because ordinarily you will not call on any one client more than once a month. This may mean traveling long distances between towns, or in different districts, but there are two very important objectives to keep in mind.

The first is to make a given number of calls each day. Never quit early because you have "sold enough."

Make yourself a schedule and stick to it. The second is to be reliable.

When you tell a customer you will be back about the same time next month. **BE THERE!** If the customer feels he knows you (as result of your personality, backed up with your customer page in your notebook) and expects you back, he will wait to buy his signs from you!

When your customers start telling you about others who need signs, you will know that your business is on course.

Wholesaling is similar, except that you sell to businesses that might be expected to retail signs — stationery stores, office supply stores and small department stores. Your stock items may vary a little for wholesaling — perhaps more for rent and garage sale signs, and fewer hours of operation signs. You sell to these in quantity for lowest prices, but do not have to make so many trips or worry about collecting (these accounts should pay monthly).

If you wholesale only, you can make strictly wholesale price lists that include quantity breaks and the like, or simply give them discounts from the retail price list.

If you wholesale AND retail, it is best give everyone the retail price lists and tell your wholesale accounts how much of a discount they get (make sure to give them all the same prices).

The objective is to make it EASY for the store clerks to sell your products by giving them "ready to use" prices, so they don't have to make up their own or get out their calculators.

The retail prices you give your customers are actually "suggested" (you have no control over what they sell them for), but this MUST be the price that YOU retail them for.

Wholesale accounts who suspect they've been undercut by their own supplier get MAD. then, they get ANOTHER supplier.

Although you do not cut routes short, you can schedule your routes so that you have time for other things. You can make signs (see below), place ads and take orders, have one day per week for local deliveries, or spend one or two days a month building new accounts.

You might decide to set aside an hour or so every other day to update your books; one day a month to have your car serviced. The important thing is to have

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a scheduled that you keep, so your customers can depend on you. And, don't forget to take along a supply of signs when you go on trips or vacation — why not let them help finance your trip?

If you live in a sparsely populated area and need more "mileage" from your business, consider making (not painting) some of the signs you sell yourself.

For example, you can build a signboard and apply vinyl self-sticking from 1/4" to four feet high — in a variety of colors, including reflective letters.

Opportunities In Wagon Jobbing And Rack Merchandising

Wagon jobbing and rack merchandising are very similar businesses that are often intermingled. The "jobber" sells outright while the "racker" places his own display racks in client stores and usually consigns the merchandise they hold. There are definite advantages and disadvantages to each, as we will see.

WAGON JOBBING

The term jobbing come from the old fashioned drummer who drove his horse and buggy or wagon from farm to farm and town to town in the early days, plus the fact that wares are usually purchased from jobbers as opposed to brand name supply houses.

Today, a wagon jobber usually operates from a van or small truck and the merchandise includes but is not restricted to brand name items.

Most wagon jobbers handle a mixture of standard and brand name items, a line of merchandise they can buy at very good prices, plus a variety of products they have obtained at especially attractive prices.

The standard and brand names are the "staples" - they are recognized good sellers and are quite helpful in getting new accounts but they are not the most profitable because they involve the most competition.

Retail stores buy from catalogs, jobbers, route order taking salesman, and from company trucks that deliver standard "brand name" products (like the Coca Cola truck) to replenish their brands on account.

Note that only two of these deliver their products now, and the wagon jobber offers any variety! Many other salesman drop by from time to time, but few are able to interest the store owner in additional products to the cost, the "unknown factor" (the store owner doesn't know them or the product) and often there's no place to put the additional merchandise anyway.

When wagon jobbers call on prospective new accounts, they usually have two primary offerings.

The first is a standard product with a known brand;
the second, a product with an unusually attractive markup.

The standard product is to demonstrate that the jobber carries realistic mer-

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chandise that will sell; the second is an example of how the client can make extra profit — and of course both of these are offered at especially attractive prices.

The wagon jobber several advantages that are hard to ignore: immediate delivery, useable products, name brand items and bargains!

very few retailers have access to close-out and liquidation offers because with the same suppliers most of the time, many whom are under contract to handle certain brands or lines exclusively.

When these retail merchants see bargain priced merchandise and realize the potential extra profit they become good customers!

For example, you might offer sunglasses that normally wholesale for \$2 per pair for \$12 per dozen. Most retailers will recognize the good price and take advantage of it — and the wagon jobber (who paid \$7 per dozen) will also be well compensated.

The "real" profit in wagon jobbing is in merchandise that you can buy at considerably lower prices than comparable "name brand" items.

A successful wagon jobber is always on the lookout for bargains — from sales, close-outs, foreclosure, liquidations and have several "favorite" houses that can be relied upon to provide good products at drastically reduced rates. Actually, companies that offer these "deals" find ways to let you know them once you get the reputation of being a buyer.

Since you are not under contract to any single supplier or brand, you are free to buy your merchandise at the best rates, offer your customers excellent prices, and make a nice profit for yourself.

Remember that it really doesn't matter which particular nationally recognized brand you offer, so you are free to buy (and offer) the best deal—something the brand name salesmen cannot do!

A fairly nice looking, secure (one that can be locked) van or station wagon, a storage place and an office (or juts a phone for business calls in your home) is all that is required for the wagon jobbing business.

The vehicle should have selves to accommodate the merchandise you handle — so it won't fall or shift in travel and it should have business signs. A pair of 12 x 24 inch magnetic signs would do, but painted (or self-adhesive vinyl) would be more "permanent" looking. Business cards and a rubber stamp (to stamp your invoices) are also necessary.

Your records keeping system show each purchase, each sale and periodic summary for you to review and evaluate your progress.

Your system MUST include a route book with a separate page for each client.. — arranged in route order. As you make each call, review that customers' page to refresh your memory of the last visit and sound as if you really remember!

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This little trick does wonders. As you leave each client, jot down something about the conservation on that client's page while it is still fresh in your mind. Then you will "remember" again next time!

The stock you handle will to some extent, be governed by what is available at close-out prices, however, you will soon discover that there are some items that you should always keep on hand.

A wagon jobbers not necessarily required to handle any special type of merchandise, but most tend to specialize in categories such as clothing, office supplies, novelties, jewelry or sporting equipment. This way, the jobber develops an expertise the field and is able to concentrate on certain types of stores.

As your business grows, you will gravitate towards products that your clients buy best, whatever the category. Even when you spot that special sale, your first consideration will be which of your clients can use that item.

RACK MERCHANDISING

The relationship between a store owner and a rack merchandiser is different than with other "salesmen" because this one is also "investing" in the business by furnishing a place to display the merchandise and guaranteeing its sale.

You only have to place and then re-fill the display rack — sales from that point are virtually automatic. All that is necessary is to drop by periodically, replacing missing items, present a bill to the clerk and receive your payment!

The initial order for each client can be prepaid or it can be on consignment. Some wagon jobbers routinely place racks full of merchandise on consignment in order to place larger assortments and displays.

If the client only wants to try an assortment, he may take the smallest (cheapest) possible display — which limits your sales potential and may not be especially convincing. And you will have to keep trying to "upgrade" him to a larger assortment.

If, however, you put the order in on consignment, he has nothing invested and is more likely to put in a nice assortment.. If you can afford it, the consignment system is highly recommendation. You cannot sell unless you place merchandise in client stores —and the more that is on display, the more you will sell.

Since the client store signs a receipt for both the display rack and the merchandise, the store is responsible for both. If items are lost, damaged, stolen OR sold, you collect for them!

Note: Do not get into conversations about this particular aspect; just ASSUME all missing items were sold. If the client has a pilferage -problem, that's his affair (and he usually has insurance for that).

The other major reason for recommendation the consignment method is the additional control it gives you: since the merchandise belongs to you, you are

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free to re-arrange, substitute and even remove slow sellers (giving proper credit to the store, of course).

A rack merchandiser has a built-in conversation starter — sales of things on the display rack, which is a relationship between the buyer and seller in this case.

Each visit, a new product and/or “special” for another rack can be mentioned, but no more than that unless the customer asks (otherwise, you sound “pushy.”

Leave an updated price list whenever the old one is lost or outdated, and be sure to send each client a notice of important new products so they will be “on the agenda” for the next visit. Note that when you “run out” of one product, you can simply replace it with a substitute (often one you can buy cheaper or make more money on).

As long as the products are similar, there is PROBABLY no need to even mention it to the client (unless you think that particular client wants to know). If you change the product completely, however, the client should be notified.

One of your strongest points is that you “guarantee” that your merchandise sells — something that very few other salesmen or companies would even think about.

This practice, however, is as much to your advantage as it is to the client! When you note an item that isn’t selling at one location, simply pick it up,, replace it with something you think will sell — and place the merchandise at another location where it hopefully will sell.

When you do this, the store that you take the item out of will see that you mean what you say; they will appreciate your concern for their interests!

Building a route is simply a matter of getting in your van and calling on potential client stores. Have a suggested display rack and assortment of merchandise ready for each client, so all they have to do is say yes— at which time, you carry in the rack and fill it.

In preliminary discussions, inform the potential client who you are, what you handle, what kind of profit he can make, our prices, and how often you will be around... if you do not place a display the first time, make it a point to be back WHEN YOU SAID YOU WOULD to ask them again (and prove that your word is good).

Some accounts may take several visits — but when they see that you are dependable they will be more apt to place your racks. For the record, there are MANY sales people out there that TALK reliability, but store owners who have been “burned” in the past may want to make sure before placing their trust in you.

Once a client trusts you, he will make promises to his customers based on your performance (when you will be in with the next order). It is very important

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that you help your clients keep those promises by showing up when you are due and stocking merchandise he needs. If you have to miss an appointed day, call the clients and let them know in advance. They may not be happy about the delay, but at least they won't think you have slighted them.

You can buy, make or have your display racks made. They can be wire, masonite or any material, so long as it is neat and professional looking. The racks should be custom-made for your line of products — that is, have hooks for carded merchandise, slots for books, or inserts for packages. They should be decorated tastefully, but not gaudy and should have your company name, even if it is on the back.

They are your property and are not to be used for other (especially competing products).

If applicable, have two or three different models; floor models for the aisles, counter top models, and perhaps one to fit against a wall. If you would like to make your own check some that are already in stores (or buy one or two), then take the measurements, make your adjustments and build your own.

Some stores may want to buy the racks — if so, be sure to quote them a handsome sum (say that's what you have to pay) because you lose all exclusive rights to display your products only when you sell a display rack.

SUMMARY

As you can see, these two specialties are different but they lend themselves well to most any combination of the two. Technically, a rack merchandiser sells the same products all the time for essentially the same price while a wagon jobber sells more varied products that involve good markups.

We have combined the two here because if you go into the business, you will undoubtedly do a little of both. This type of business takes a little time to get started and involves more investment than some others, but it can develop into a steady, income producing business that almost runs itself.

Expansion is simply a matter of taking on more products and /or enlarging the route. Once a route is established, it should not be difficult to train someone to service it — and so on!

Before ordering your initial supplies (other than samples to decide on what things you will carry); call on several merchants in your proposed route area to "test the waters."

Tell them of your plans and ask their opinions — and leave your card! Because this is not a business that lends itself to advertising, this is your way to introduce yourself and pick up some helpful pointers at the same time... Ask what days would be best to call, whom to see about specials, what products they can't get decent prices on, etc... Be sure to write yourself a memory-jogging note on their route page.

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This is where your route book starts; prepare a page for every prospective customer you talk to,, but keep only those that become clients in your route book (keep the others in order, but separate).

Of course, you never tell your clients about your sources —only that you have suppliers for close-outs as well as standard products, and that you keep working with these sources to be able to offer the lowest prices.

Your preliminary visit has two objectives: you want them to be expecting your first “official” visit and you want them to suggest products will do well at their location. When you include products they suggested, it shows them that you listened, and makes it difficult for them to change their mind!

Building An Animal Registration Business

An animal registry is a central bureau where information concerning certain categories of animals is stored in a computer bank and made available to owners in various fashions.

Member clients provide details of their animals (breed, size, individual identification, lineage, age, sex and owner interests, such as sales, breeding or showing. The registry is not equivalent to official registration, but may lend a degree of “class” to animals (and members) that are listed.

Your customer benefit by having their animals listed (registered) — its sort of a status symbol in registering their animals that may help increase their value.

The bigger your registry grows, the more of a status symbol it might become! Your primary service, however, is listing of animals, owners, events and sorts of information contained in the registry data files.

An IBM (or compatible) computer is a must these days, but you don’t need an expensive one to start with. An XT or AT compatible with a 20 gigabyte hard disk and a good data base program would be fine to start with. The minimum cost for an adequate setup, including programs should be in the \$1000 range.

When people join your registry you send them form to fill out for animals they wish to register. There could also be provisions for herds or flocks or any information the owners feel is important. Since you can manufacture your own forms on your computer, you will be able to accommodate all of your clients.

The spaces in your forms hold information that equates to fields in your computer program, so the information can be typed in from the form and then sorted as needed.

The membership fee may include an initial group of animals to be registered, with additions being considered on an individual basis.. In return, you send out membership cards (for the owners) and a computer generated certificate of registration for each animal or group of animals (a fancy printout of the informa-

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tion sent in by the owner).

Members receive a monthly (or so) newsletter and/or listing, and may request specific information or listings at any time at any time (for a fee, of course). The newsletter has information about shows, results of contests, auctions and member comments, wants and a section for animals for sale.

Examples for one-time listings are Hereford Bulls for sale; red Dobermans listed or at stud, and owners of llamas or ostriches in the state. It takes only a few moments to obtain sorts of this type of information, so service can be fast and the price, reasonable. This information, however, can be extremely helpful to members.

There are many good reasons to register pets and stock animals: planning, breeding, selling, trading, consultation, etc. The information (data bank) is set up by animal and then breeds. It includes pedigree (if any), description, name (if applicable), owner interests, location plus anything else them member thinks should be noted, such as training or special markings.

Clients automatically receive an initial listing of the category in which their animals are listed and can order (and pay for) additional sorts of information at any time. Computer sorts can quickly find any information listed — such as a 2 year old brindle female boxer for sale under \$200, or a complete list of all long-horn bulls.

Other possibilities include lists of breeders (who handles what), specialized veterinarians, animal hospitals, burial facilities, special shows, sales and fairs of interest to the breeder.

Some breeders or suppliers would gladly pay to be included (advertise or just receive mention) in listings that are routinely sent to potential customers. Some might even pay to have their advertisements included in all mailings.

Fees are charged for membership (retainer) and for registration of animals. The individual animal registration fee should include disposition (note when it is sold or dies and retire the record), but not re-registration to a different owner.

The new owner would need to become a member to receive member benefits and continue the animals registration. Additional income is realized from sales of requested listings and sales of information to non-members.

One way to start an animal registration business is to set up your computer for listings of subjects of interest to your potential customers, as suggested above.

Then place ads in animal related publications and contact as many animal as you can. Offer an introductory price for listing their animals and for copies of information you have on file.

Of course, you won't have extensive listings at first, but you can supply these at a later (promised) date, after your bank has grown.

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Be sure to give official listings certificates for each animal. Ideally, you should use at least 24 pin dot matrix printer, assuming you can't yet afford a laser jet. The certificates may not sound like it to you, but they ARE IMPORTANT — they are "proof" of registration!

A cheaper alternative method is to work with a printer to provide commercially printed certificates that you fill out with a typewriter and sign with a flourish!

Be sure to display your registry name prominently in any case; date and sign each certificate.

Although you may be well versed in the subject, it is a good idea to subscribe to animal and breeder trade journals for the animals you list. This way you will stay current and always be in a position to plan your sales activities according to the needs of the industry.

For example, letting your clients know about forthcoming events that might affect them. This information is excellent filler material for your newsletters.

Alternative applications include compiling and renting specialized mailing lists, mailing out specialized information to your membership (which is a valuable special interest group), data bank searches, arranging meetings between interested parties, disseminating information on behalf of clients and offering technical books for sale.

Another interesting alternative is to keep total track of high value animals that are not eligible for purebred status.

An example word be Longhorn cattle, certain breeds of llama or ostrich — where your registry could track the lineage and provide a unique and valuable service to breeders with large investments.

Possible problem area: be careful not to say or infer in your correspondence that animals listed in your service are registered purebreds - which might cause trouble.

You don't register the animal as a purebred, Democrat or Republication — you simply make an official entry (anyone can use the word "register" so long as they don't intend to mislead.

With your register, you simply enter data about an animal or flock into YOUR records and provide statistical sorts of information to your clients.

How To Start Your Own Telephone Canvassing Service

Telephone canvassing is the business of calling people on behalf of a client to obtain and/or disseminate information.

It is valuable service that can be difficult for business men in your area to obtain elsewhere. Large cities have their "boiler room" operations that employ commissioned based telephone solicitors and pollers.

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They use a bank outgoing Wats (800) lines to call potential prospects all over the country and try to "qualify" them as leads. Their products include TV viewing polls, magazine subscriptions, office products, polls, real estate, investments and specialized sales of all description.

Canvassing by phone is a viable alternative to other forms, such as door to door or canvassing by mail. It is relatively inexpensive (compared to door to door) and has the advantage of immediate response.

Some companies use computers to call, present a short recorded message and ask if a salesman can call back later (these machines sell in the \$1,000 range and up).

However, some 70 percent of people who receive such calls dislike being called by a computer and will not corporate; many hang up the moment they realize **WHAT** they are "talking to."

Nevertheless, the business of selling, polling and developing leads by phone canvassing is here to stay!

Starting your own phone canvassing business to obtain leads requires a relatively small investment and is not difficult.

A telephone and some "leg work" is all it takes to begin.

Work out your plan, and have some brochures or flyers printed and start contacting businesses that sell.

Call them first and if they show any interest send them a brochure.

Explain to prospective clients that they don't pay for the calls — only actual appointments or leads that you get for them.

This way, the canvassing costs the customer nothing. He won't mind paying for a qualified prospect (either a fee per appointment or percentage of the sale), because he will make a profit in the process.

Your fees can be a set fee per appointment or lead, the actual amount being governed by the size of the sale

A lead for a possible \$100 sale might be worth \$2, but one for \$1000 should be worth a good deal more.. The alternatives is to be paid a percentage of each sale that is made to names you have provided.

Consider this alternative only when you are confident your client will be honest with you.

Polls and questionnaires are usually priced by the number of successful records obtained and/or the amount of call made and amount of information recorded. Calculate your charges on the amount of time it will take you to accomplish the assignment.

Your profit margin, by the way, will increase as you become more proficient and make more successful calls.

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When you reach an agreement with a client to do telephone canvassing, put it in writing — a contract.

Write out what you consider to be a fair contract in general terms, then have a lawyer look it over (his fee will be half of what it would cost to have him write it from the beginning).

The contract should state that you agree to make a certain number of calls to people's homes (or businesses) located in a stated area, and that a list of those who meet certain qualifications will be provided daily (or?).

The client agrees to pay a fee for each name, each sale, or a percentage of each sale for all sales made to names on the list for a period of (one year) after the termination of the contract.

In your discussions with the client, he will state what he considers to be proper qualification — things like, do they own their home; can they afford to make payments on a washing machine, and if they are currently employed.

Both you and the client should agree on what would be fair qualification for the type products involved.

For percentage sales, the contract should state that any additional sales for an agreed period in the future are also subject to the percentage.

This clause is your protection against seller fraud — honest clients will not mind paying you your earned percentage. Spot check phone calls can be used to detect any sales for which you are not paid.

Once your telephone canvassing business has been established, the same clients should be apprised of any additional capabilities you acquire. Place ads, send out brochures or **CALL** potential clients.

Contact opinion poll companies, mailing list companies and don't forget to contact both party headquarters about 6 weeks before election time!

The step from telephone canvassing to telephone sales is a short one that requires essentially the same equipment and know-how.

Sales can be more profitable than canvassing because each sale results in a profit for the client and a commission for the telephone sales person.

The actual profit depends on the price of the merchandise, sales volume, popularity, sales presentation and incentive (commission). Another lucrative variation is to sell your own items by phone.

A good way to start would be to find a product that does not compete with any of your present accounts but might appeal to those you call. In this situation, you would bring up your own product until you had satisfied your client's interest.

Records keeping in this business is the same as other businesses, except that you should keep separate records of each client and copies of all names referred to that client, as well as all financial details. And, the major warning is to

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keep your word. If you say you will call 100 names a day, DO IT!

When you agree to do something for a client, you are OBLIGATED to fulfill that promise. If you are tempted to take short-cuts, remember that it is the success of your business that you may be placing in jeopardy.

Your Own Recession-Proof Collection Service

A collection agency is a business that collect bills, NSF (non Sufficient Fund) checks or debts for individuals or other businesses.

One type of collection agency merely collects funds WHEN DUE on behalf of an absentee owner or company; the other specializes in collecting overdue accounts— those the debtors apparently do not intend to pay. The former is the easiest, but doesn't pay as well as the latter because there is less work and more competition.

The second type is the most lucrative to the entrepreneur. If you are one of those who isn't comfortable being a "nice guy" all the time, this could be it! A collection agency is a business that offers a good income with hardly any investment and minimal direct public contact.

Every locality needs a good collection agency. There are people who simply won't pay their bills unless and until they believe they must. The companies owed haven't the time, expertise or determination to collect from people who don't pay their bills when due.

Often the company person responsible for collecting overdue accounts has other responsibilities that require a sunny disposition and the customer-is-always-right attitude.

In fact, most who are appointed to this position are former clerks who are simply asked to start collecting overdue accounts. Sometimes a clerk is simply given this duty as an additional responsibility. These people seldom make good collectors.

Individual companies usually soon become frustrated and willingly turn their delinquent accounts over to a lawyer or collection agency. In either case they will then get back only a part of the original debt, if anything at all.

Their only other choice is to forget (therefore, forgive) the debt, which encourages the non-payers to continue their practices — and perhaps even tell their friends.

Since a collection agency specializes in the collection of legitimate debts and is so much concerned with keeping a "nice guy" image, they are more successful

They have a collection plan: a series of letters and/or phone calls, each a little more demanding; they can go to small claims court, contact the district or

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county attorney, or forward information to credit agencies in the area.

In practice, most agencies have a varied approach, such as the initial notification by an official looking letter. This is followed in a few days by a phone call, and then a registered or certified letter referencing the first two contacts. Next, there may be a personal visit by a representative to try and "save their credit."

They learn to use every legal means of collecting delinquent accounts and usually collect at least part of most accounts. Financially, they do quite well — their fees average about half of the money they collect. Interestingly, the collection agency receives its share first, because they do the collecting.

Potential customers are any business or individual that gives credit; the drug store, dentist, travel bureau, even bank and lawyers (very few lawyers handle collections).

Don't overlook the private sector (just be sure the debt is legitimate). Maintaining a small ad in the paper (better still, the phone book) is a good way to keep your name handy for those who discover they have overdue or "uncollectible" (to them) accounts on their books.

A quick review of the situation should tell you if the debt is legitimate and a good prospect for you. You need a signed contract for every debt. The contract authorizes you to collect the debt and to take whatever legal actions that may become necessary to do that. Your contract should make provisions for lawsuits — that is, you will recommend when such action should be taken, but will do so only at the direction of the client (he is responsible for the cost). The written and signed contract also serves as your proof that the debt is legitimate.

The first step in starting a collection agency is consult a lawyer to learn the legal do's and don'ts in your state (this is very important).

There are federal controls and harassment laws in many (some are quite stringent) states concerning things like what time of the day calls can be made, which statements and representatives can or cannot be made legally, which information you must treat as confidential, plus any special steps a collector must take in your state to avoid being liable.

You must be aware of ALL the rules because some of those habitual delinquents are EXPERTS! While at the lawyer's office, have him recommend contract working about fees and your legal appointment as the agent for the specified debt collection, including authorization to use your best judgement in settling the debt.

Collection agencies routinely have the right to reach an agreement with the debtor for a settlement when they believe it is the best thing for the client (something is better than noting). The experienced collection agent can recognize situations where settlement is the only practical answer, and most clients understand this. In this case, the collection agent also serves as an arbitrator. A tip for the lawyer's office: It is usually cheaper for a lawyer to "look over" an exist-

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ing contract than to write an original. Therefore you should write (or obtain) a contract that sounds good to you then ask the lawyer to look it over. They will still charge a fee for their time and expertise, but it is usually much lower than if they had to start from "scratch."

If you draft a contract that the lawyer edits and the fee ends up being half of what it would have been you if he (or his secretary) drafted it — they, you and the lawyer have split the fee (you made as much as he did).

Your collection fee is usually a fixed percentage of the amount collected, the actual percentage varies with the age of the debt and the debtor's availability.

It can also be a percentage plus expenses, if they are out of the ordinary (make these arrangements in advance). Collection fees normally range from 35 to 50 percent of the amount collected, regardless of whether all the debt is collect, or if there is a settlement.. The lower percentage is for debts less than six months in arrears and the highest for those over a year overdue.

You will need an office (at least a telephone, desk and files), business cards, and advertisements in the paper and phone book (under Collections).

Have brochures that describe your service and ask interested parties to contact you for consultation at their convenience. Mail or distribute (in person whenever possible) your brochures in your area.

Arrange with the Chamber of commerce to when new businesses open, so you can stop by and meet them and leave a brochure.. Contact all local credit bureaus that are not also collection agencies and offer to work with them — they could be a valuable referral source. Call on as many individual businesses IN PERSON As possible to explain first hand, your services and answer their questions. Always leave your card or brochure.

Later on, when you have enough business, you can hire someone on a commission basis,, to solicit accounts for your service.

If you feel some experience in this area would be good, try soliciting collection accounts for local or mail order collection agencies — or get a job with an agency making collection calls by phone.. A few weeks of this type of experience would be equivalent to a fairly expensive school.

A variation or sideline of the collection business could be a repossession service. In fact, your contract and licenses may cover both.. Actual recover a vehicle on a commission basis; another with a truck up large appliance.

Check with banks, finance companies, furniture and appliance companies — especially the small ones who are not likely to have their own means of repossession. It may also be possible to offer a credit referral service, but ask your lawyer first about what information you are allowed to divulge and under what circumstances in your state.

We get pretty mad when someone owes us money, but we must remember

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that debtors have rights too and that not all lenders are totally honest either.

Tip: Consider having your business cards printed either on Rolodex stock (fairly expensive), or getting a rolodex type cutter that you can use to notch your cards. Then, put an attention getting line, logo or color on the top of the card to attract attention. When secretaries put these cards on their Rolodex files, your card will "pop out" at them.

The major potential problem area in this business is violating the law. Most people who get behind in their payments are law-bidding citizens who are truly sorry they haven't paid. It is very easy for a collector to go beyond the law with them and they don't complain.

However, all it takes is one to document your illegal actions and you are in trouble! For example, in some states it is illegal to dun the debtor after he officially advises the collector to stop calling or sue.

The way to avoid this problem is to follow the previous advice about checking with a good lawyer on just what is not legal in your state currently. By doing so, you can reap the benefits of a good business without suffering needless losses. The bottom line is that debtors are legally responsible to pay debts they incur and that lenders are allowed to appoint representatives to collect those debts if they are not paid in accordance with the agreement.

In most cases, the merchant who gives credit oriented to selling — not collecting. This creates a need (opportunity) for someone willing to specialize in collecting overdue accounts. Is that you?

Part Time Profits With Your Own Rental Agency

Represent apartment, condo, business building and/or home owners. Advertise, show, rent and manage properties and accounts for absentee (or busy) owners for a percentage (usually, 10%) of the rents.

This is the kind of business that can be started with a very minimal investment and slowly built into a full fledged, well paying operation. It is also one that is open to most any person of legal age and normally involves very flexible hours.

Once the house/apartment, etc., is rented, agents often have very little to do except collect the rents once a month, update the records and send the owner their share. A good tenant may stay for years and provide the rental agent with a sizable income. For example, \$50 per month for 30 minutes "work." With ten of these, that's \$500 a month for five hours, or \$100 per hour! This sounds great, but unfortunately it doesn't always work out quite as ideal.

The main reason property owners use rental agents is to receive more income with one than they would without one. If the owner lives out of town, an agent is there to keep an eye on the property, to represent a local authority to renters, place ads, show property and the like.

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Other reasons are having someone nearby in case of an emergency and to see what repairs are actually needed and that are efficiently made as necessary to protect their investment.

And, many people who own rental property either don't have the time or are good at managing their property (some are reluctant to collect rents or become emotional too often). As a result, there are many openings for rental property managers.

The average rental agent works with or through a Real Estate agency or broker. In some cases the management fees are extra income for fledgling real estate agent and/or the broker, but sometimes the broker works with an independent rental agency.

The broker is interested in potential listings from owners who want to sell and renters interested in buying, buy may not want the day to day responsibility of property management. Most real estate agencies receive calls for rentals even if they do not advertise them, so it is wise to work with them if for that reason alone.

To determine the need (therefor, opportunity) for rental agents in your area, research the newspapers to see who is advertising what. If the agent market does not appear to be saturated, check with a couple of real estate agent brokers (who do not advertise rentals) on the possibility of cooperating. They refer rentals to you; you recommended them to owners who want to sell and renters who want to buy.

Small fees are sometimes also involved in these agreements (incentives). TIP: Make sure reciprocate whenever a broker or real estate agent sends you a customer. If you haven't done them a favor lately, send them a bottle of something or take them to lunch. Make it worth their while to help you. Once you decide to start a rental agency, you will need to check on license requirements in your area, and at least two contract forms. The first is for an agreement between you and your property owner client; the other is a renter or lease agreement with the tenants.

If you work with a broker, they can provide you with sample forms of both (real estate people have supplies of these types of standard forms). You will probably want to have your printer or copy service (or desktop publisher) revise your forms, however, to reflect your company name.

Later on, you will probably want to revise or add conditions in both to better reflect your desires (they are your forms, so make them read the way YOU want). When you revise these forms, have legal council review them (review, not write — there is a BIG DIFFERENCE in cost), just to be safe.

Your contact with the owners should stipulate the desired rent (or minimum) and any conditions the owner insists upon such as minimum lease terms, deposits

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(additional tenants, kids or pets) and the like.

Naturally, the more the owner leaves to your judgement, the better for both him and you because it is impossible to foresee every eventuality. The contract should also authorize you to collect all rents and deposits, order and pay for maintenance out of funds received, advertise and show the property, and take necessary eviction actions.

It also should state your fee (for example: 10% of rents collected, not income after expenses) and cover such things as cleanup and yard maintenance between tenants.

Finally, the contract with the owner should make it clear what happens to the deposits. Normally, the agent keeps them on deposit and uses them to make up rent shortages and/or cleanup and repair when the tenants leave. Any deposit funds that are not utilized or refunded to the tenant are transferred to the owner (where they are considered income).

The above method for handling rent money is certainly open to discussion, but are illustrative of things that should be prearranged in an agent/owner agreement.

Eventually, you will develop a solid set of procedures for these and other eventualities and will simply inform the owners how you operate. In the vast majority of cases, they will cooperate because of their confidence in you and your reputation.

The bottom line in dealing with property owners is to keep them informed. This does not mean detailing which faucet leaked last month, but it does mean letting them know when you think the tenant is getting ready to move out.

It means keeping them informed about the overall condition of their property — things than may affect their income or income potential. As a rental agent for absentee owners, you are expected to LOOK AT each property regularly (e.g., monthly) and let them know of any possible problems. It would be nice (and very much appreciated) to simply tell them the place is looking good once in a while — but it is IMPERATIVE to forewarn them of possible bad news!

The second important contract is your contract with the tenants — a rental or lease agreement. again, you will probably start with a standard form and just fill in your company name. But later on, when you become more familiar with the business and have experienced some problems that contract wording might alleviate, you may want more revisions.

In some areas leases are more difficult to obtain, so you might need both lease and rental forms. You may want special provisions for varied deposits for more than one or two adults, young children or pets that could damage the house or yard. Some agents use a discount system, where the tenant receives a 5% to 10% rebate for months the rent is paid on time and there are no repairs. A tenant

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can fix a leaky faucet for 10, while the same repair could cost the owner as much as \$50 for a plumber's service call. In this case, the discounted rent payment is acceptable to the owner.

In this business, you need to keep an ad in the paper — all the papers that cover your area. the ad not only attracts people looking for a place to rent, it also will catch the eye of property owners looking for an agent.

Get business cards, have signs made with your company name on them to display on properties for rent (much like those used by real estate companies). Visit property owners where possible to explain your services and call those who advertise their property for rent — especially when the address or phone number is from out-of-town.

Always use letterhead stationery when writing to owners so they can tell you are a "real business."

Perhaps the biggest potential problem area in this business is renting to the wrong people! It is very difficult to tell who will be good tenants and who will wreck the place or skip out (or both). About the only defense against the latter is the security deposit, references and/or eviction.

Although the majority of renters (and property owners) are honest people who just want to get by, there are those who can be real headaches. If a renter is well versed in the law and malicious, he can often occupy (and often virtually destroy) rented property for months without paying any rent at all!

Fortunately, there are few of these extreme case renters — just there are few really mean landlords. In most cases renters will cooperate and have no desire to cause problems for anyone.

As a rental agent, you should be careful to check potential renter references and get adequate deposits. It is much better to avoid problems than to have to solve them. Also, it might be wise to know a debt collector, credit bureau and inexpensive mover in the area.

TIP: When dealing with renters, never appear to be condescending — always be "strictly business." If the renter gets the idea that you are lax or don't really care if the rent is paid on time, it will probably not ever be paid on time! The time to impress them with the requirements is before they move in — let them know about late payments and what it will cost if they lose the key or break a window. Also do let them know what to do when the sink stops up — and be prepared to take prompt remedial action.

How To Get Rich Without Working

Working is described as the obligation to regularly attend and perform a designated task. An obligation that usually consumes 8 or 9 hours of one's daily life. The Rat Race, it is humorously called. Yet, most people must depend on

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such jobs to finance their basic necessities of life. Often, just barely.

How have some people become wealthy without restricting themselves to work? Some have been lucky enough to inherit a fortune. Others have struck it rich in lotteries or by gambling. A successful business owner, an officer in a large corporation, or a super salesman might acquire wealth through aggressive personal characteristics.

Then there are those who through manipulation, inside knowledge or proper timing have acquired a windfall by investing in the stock or commodity market.

Talented people have become rich as inventors, authors, sports figures, TV and movie stars. Professional people such as lawyers, doctors and bankers, through high fees or salaries, become wealthy.

The above situations, a matter of luck, special talent or timing, are beyond the hope of the average working man or woman. Yet, there are many opportunities for anyone to make a lot of money without relying upon luck, high education or special abilities.

First of all, those who have acquired wealth through their own personal efforts outline this advice for necessary attitudes and desires to acquire a high financial standing:

1. Go where the money is—get your share.
2. Be willing to accept and take business risks.
3. Do something positive in your search for riches.
4. Be willing to start small and grow big.
5. Be ready to jump into million dollar markets if the opportunity presents itself.
6. Use other people's money to help build your own wealth.
7. Diversify to increase your income.
8. Create, locate and market something unique and different.

Long ago, someone with a wise observation noted, Working won't make you rich. So let's review some of the methods others have used to become wealthy, and ways which you, too, can acquire riches that a salaried job will never provide.

BECOME A FINDER.

This is perhaps the easiest way to earn big money. What is a Finder? A finder is a person who brings two parties together on a transaction and collects a fee for arranging the meeting that consummated the deal. The fee may be a percentage of the transaction or a flat determined sum.

Let's explain your role as a finder. Suppose you learn of someone who is interested in selling a large parcel of land, a building, surplus merchandise, a business, antiques, or dozens of other high-priced items. You contact this person or firm and advise that you can furnish the name of prospective buyer for a finder's fee if the sale is completed. You introduce prospective buyer to the seller by letter and let those two parties come to an agreement on the deal. You are entitled to a commission for locating the parties and arranging the meeting that re-

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sulted in completing the transaction.

Where do you find these opportunities? You may be fortunate enough to find them in your own locality. Look and ask around. Note the For Sale signs on large acreage or buildings. Check Wanted and For Sale listings in newspaper classified sections. The Wall Street Journal, the Business Opportunities Journal, or subscribe to some of the publications that advertise offers suitable for a finder.

Never contact the seller, except for particulars of his offer, until you have a definite buyer prospect. After your initial contact with both parties, send all correspondence concerning referrals, names and confirmation of finder's fees by registered mail. Keep a copy of all correspondence should any legal problem arise concerning the receipt of your full and due commission.

MONEY FINDER

In a similar method to the above, thousands of people are looking for money for business and commercial activities; others are seeking areas in which to invest. You can operate as a money agent, on a commission basis, by bringing together a party who seeks money with someone who is willing to lend it. Again, contact may be obtained through the methods outlined above. Don't overlook foreign investors. The Arabs, particularly, have billions to invest. Seek such leads in publications with foreign circulation.

OVER \$300,000 BY AGE 55! Yes, it's possible through a regular and simple saving plan that most people can handle without financial hardship. Deposit \$2000 each year in one of the higher yielding savings plans and keep it in. Suppose you start this plan when you are 25 years of age. While future interest rates are impossible to predict, we will figure at a modest 10% accrued yield. At this yield and at the age of 55 you would have accumulated a nest egg of over \$300,000! This principal will draw over \$30,000 per year and more in later years if you continue the plan. Start a systematic and determined savings plan while you're young—you can enjoy the benefits of wealth at the still-youthful age of 55!

REAL ESTATE The fact is that the largest percentage of fortunes were made in real estate dealings... land, housing units and commercial buildings. You are aware of the tremendous growth in real estate values in recent years. This trend is almost a certainty to continue. Population growth, even increased divorce rates, creates a need for more housing, more businesses, more recreational areas, etc.

There is not guarantee that all real estate will rise in value during your lifetime. Be selective in what and where you buy. Anticipate the coming trend based on economic, energy and growth factors. Will the population growth be in the outlying areas or will people move back into urban districts. Run-down or semi-abandoned neighborhoods are often profitably renewed. Beautify a house or two in such areas and other people are anxious to do the same in that locality. Is an industrial, amusement center, or something to draw a large number of people

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planned for the area? If so, smart operators will begin buying property anticipating that homes and businesses will follow and real estate values rise tremendously.

Considered buying cheap unimproved land? Usually, it would produce nothing but cost you taxes, though modest in amount, until you could sell the property for profit. But, suppose you could develop it for some income producing benefit like pasture land, farming leases, flora for nurserymen, timber, hunting, camping or a recreational area? Unimproved land should be purchased only with the possibility of developing it for some money-making purpose.

GOVERNMENT LAND Millions of acres of government land are available, mostly in Western States, at unbelievable low prices. There are possibilities for money-making activities such as ranches, resorts or striking it rich with mineral discoveries. For information, write to: Bureau of Land Management, Washington, D.C. 20240.

The GSA often offers vacant or improved land to the public. also, buildings no longer required by the Government, but suitable for warehousing or manufacturing, are also offered. These are generally sold by sealed bid and sometimes notices appear in the local newspapers. For information about GSA sales write to: General Services Administration, 7th & D Streets S.W., Washington, D.C. 20407.

State Governments also sell land and property. Agencies are titled differently so contact a State office to learn which agency in your State handles land sales.

GOVERNMENT LOTTERY Willing to gamble a little for a chance to strike it rich? With the odds far greater in your favor than winning a State lottery or hitting the giant jackpot in a Las Vegas casino?

Monthly the Federal Government conducts a lottery for about 1,000 oil and natural gas leases. These are parcels of land ranging from a few acres to 2,500 acres. This land is termed wildcat because these areas lie outside the known geological formation that produce gas and oil fields. If an oil company want to explore your lease it will pay you up front money and a royalty for any gas or oil found.

Entry fee is \$10.00. While the procedures are quite simple, an explanation of how the lottery works and how to file requires more space than this report can provide. Write for Simultaneous Oil and Gas Lease Filings to Bureau of Land Management, Washington, D.C. 20240.

GOVERNMENT SURPLUS Items such as vehicles, office equipment, boats, among many thousands of goods the government buys, can be purchased at a small fraction of their value. As requirements change, large quantities of goods become obsolete to the government specifications and are called surplus and offered to the general public.

If you buy something at a real bargain price and resell it for a high profit,

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you have made big money on the deal! While many of these items can be bought and profitably resold to various markets, an imaginative idea or application could make you rich! A case in point is a fellow named Hugh Paulk who bought 50,000 surplus parachutes, a little at a time, and sold them by mail at \$13.95 each. To airplane clubs, sky divers, or private pilots? No. He advertised in women's magazines and they were quickly grabbed up as fine nylon material for shirts, blouses and other clothing. to the tune of \$800,000 sales for Mr. Pault!

Government surplus material is sold on a bid basis and you can request a Bidders Application and information on surplus sales from: DOD Surplus Sales, P.O.Box 1370, Battle Creek, MI 49016.

OWN A BUSINESS WITH NO CASH INVESTMENT This could be your first step to riches. Look for a business whose owner, for one or various reasons, desperately wants out but is unable to find a buyer. Perhaps due to disinterest or poor management it isn't making a profit. Offer to pay the book value from a certain percentage of profits. The owner might consider this proposal rather than chance the business failing completely. Have a lawyer draw up the transfer of ownership and the other conditions of the agreement. Most should be to your advantage.

You must, of course, consider only a business with the potential of earning good profits through your ability and efforts. A financing source should be ready to help if you need funds for expansion.

USE OTHER PEOPLE'S MONEY How often, after you learn of a success story, have you said I wish I got into that. Why didn't you? If money was considered a problem, it shouldn't have been. Most wealthy people acquired riches by using other people's money to finance their money-making opportunities. surprisingly, money is not hard to get. For speculative endeavors, venture capital firms are receptive to a proposal with good profit potential, even with an element of risk.

BECOME A COLLECTOR Investors or collectors who deal or trade in items that will multiply in value make big money. Some of the items that have jumped in value through the years are gems (which can be obtained from foreign producers), coins, stamps, old magazines and comic books, baseball trading cards, dolls and toys, rare books, paintings, sculptures, art objects, phonograph records, autographs, guns, etc. Always check current values; buy only at lower price. And, don't throw out everything your wife considers trash. A piece of today's junk might be someone's treasure tomorrow.

You can get rich—if you really crave wealth. You must take a positive step to achieve that goal. The sooner you start, the earlier you can gain the financial rewards you seek.

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THE REPEATING \$500 WEEK-END PROFIT OPPORTUNITY

Here's an opportunity to own your own general store without any large investment or expensive overhead.

This is possible by participating in flea market sales or swap meets as they are called in some parts of the country. It affords you an excellent chance to earn extra money—it is not unusual for a dealer to make \$200 to \$500, or more, profit just on weekends.

This report will fully explain and provide valuable tips on how you can profitably participate in this activity.

First, find out where flea markets are operated in your area. Many parking lots, drive-in theaters, halls and other buildings are set up as flea markets. Most are open only on weekends; others operate daily. Some are run by professional operators; while churches, clubs, fraternal and veterans organizations, and fund raising groups hold these sales at periodic intervals.

Such sales are usually publicized or advertised in the local papers (usually, classified section) or on bulletin boards. Or, look in the yellow pages of the telephone directory under *Flea Markets* or *Swap Meets* to find out who organizes these sales and where they are held.

Your next step is to visit flea markets. Observe how they operate, what type of items are being sold, how the merchandise is being displayed and what type of goods are being offered at each market.

Now you are ready to start. Contact the operator or manager and reserve space...for a day, weekend, week or month, whichever period is their minimum policy and for what length of time you wish to participate. Obtain merchandise which will appeal to the class of people who normally attend the market you selected.

Reservation costs vary. Many factors determine this—the size of the market, the amount of traffic it attracts, the length of time you reserve, or the size of space you require for your display. Rates may also vary in different sections of the country. A well-attended, well-organized flea market is certainly worth your attention, rather than a shabby, disorganized one.

In any case, the space cost should be quite modest in relation to the sales and profit potential. Some flea market operators may even assign space on a commission basis. You pay them a certain percentage of sales.

SELECTING YOUR SPACE

If you have a choice of space, reserve it where there is a lot of traffic. Entrances are not the best locations. People like to browse before they buy and there is a chance they may not return to the area where they came in. Space near exits is not recommended either. By the time they reach that section they may have already spent their limit. Or, they are just tired and ready to go home.

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The best areas are near snack bars, rest rooms, drinking fountains or where people constantly go back and forth. If you are assigned a good spot at a constantly-operating market, try to reserve that same space each time. Your customers will know where to find you next time, or tell others where you are located.

If locations are assigned on a first-come basis, get there very early to set up at a desirable location. But, even if you have space reserved, allow yourself an hour or so before opening time to set up your display.

WHAT YOU WILL NEED

Your merchandise, of course. Then, if no table is provided, bring a folding table or two for necessary space to effectively display your wares. Also bring a comfortable folding chair, money to make change and a box to store your money (a cigar box serves nicely). If the market is held outdoors on a hot day you may need the protection of an umbrella. Also have a plastic sheet handy to protect your merchandise if it showers.

Bring your lunch and liquid refreshments, unless there is a snack bar on the premises and you would prefer to eat and drink there. If possible, bring along a member of the family or a friend to help you. You may need to be away from your table for meals, use the rest room, or walk around to look at other dealers displays. If it is not possible to bring someone, don't worry about it. Your neighboring dealers will be happy to watch your merchandise during your absence.

Rain is sometimes a threat and a major concern, particularly for an outdoor flea market. Rain may even keep people from attending an indoor sale. You should expect a rain check, refund, or allowance from the operator if sales are affected or interrupted by this situation. As another reminder, be sure to have a plastic cover to protect your merchandise in the event of rain.

YOUR DISPLAY

Arrange your display as neatly and as attractively as possible. Place similar items together. Don't crowd things into a messy pile... customers don't lie to paw through a jumble of merchandise to find out what you offer. Set taller items towards the back of the table or use boxes or blocks so that everything you offer can be seen at first glance. Place jewelry on a velvet background or in jewelry boxes. Use your imagination to make your display attention-getting. Do something special to draw more people to your table.

For instance, if you are a craftsman do some of the work at your table. People are interested in and attracted to activity. Or, bring a radio and turn it on from time to time. Don't let the sound blare or play something disagreeable or offensive. Be different from the other dealers. For example, you could record and play a cassette extolling the merits of what you are selling or doing. But, don't sound like a circus barker. A little imagination for on the spot attention will help bring more people to your table.

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SELLING PRICES

Besides what you offer, the price at which you sell your merchandise is very important. You need to make a healthy profit for your time and investment, yet you must offer customers a good buy for their money.

You can price each item individually, or price a group collectively. Your sign can read, for example, Everything In This Section, \$3.00 , another Everything In This Section, \$6.00 , etc. Some dealers do not price anything buy allow bargaining, keeping in mind the lowest price they will accept. When a prospect asks the price of a certain item, the dealer will state a price. If the prospect hesitates, the dealer will offer a lower price until the prospect buys or the minimum price is reached. The psychology of this type of selling is that the customer feels he got the better of the dealer and walks away happy with his purchase. Price haggling is not usually a good practice and may offend certain people. Besides, it could be time consuming. You can always put up a new price signs.

WHAT PRODUCTS TO SELL

Specialty items, not usually found in retail ships are best for flea market sales. Brand names are too common; prices are well-known or can easily be checked. A customer may have examined a Bulova watch at the jewelry store, price \$80.00. You may get him as a buyer with a look-alike brand priced at only \$50.00. Items such as jewelry, watches, toys novelties, housewares, auto accessories, paintings, gift & novelty items are among the hundreds of potential profitable sellers. Feature items that turn over fast. If an item doesn't sell well, keep lowering the price until someone buys it. Continue reordering good-selling items. Replace slow sellers with more appealing items until you feature a steady fast-selling, profitable line.

WHERE TO OBTAIN PRODUCTS

There are thousands of sources from which you can buy at low wholesale prices. Look through magazines such as Salesman's Opportunity, Specially Salesman, Spare Time, Money-Making Opportunities, Income Opportunities, Popular Mechanics, Popular Science, Mechanics Illustrated, etc. Look for closeouts and wholesale offers. You will find sources for many products you or your customers have never seen before. Also refer to the many sources listed in other reports of this series.

Your logical choice, of course, is to contact the local wholesalers..those handling general merchandise or specialty items. They are handy and merchandise can be picked up immediately. Also, you might be able to work out a consignment deal. This arrangement would enable them to sell additional merchandise. You, on the other hand, could obtain what you need for flea market sales without any investment. Above all, do not buy large stock until you are sure it will sell profitably.

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The Modern, Simple \$100 Per Day Plan

This plan is an old-time proven dollar-puller which is just as effective today as when it was first conceived many years ago.

Not only is this plan profitable in itself but is an ideal method to obtain names for promotion of other offers.

Here's how this simple plan works:

Run ads similar to this suggested copy:

HOW WOULD YOU LIKE TO RECEIVE 100 LETTERS A DAY EACH CONTAINING \$1.00? COPY OF PLAN AND 15 FORMULAS ONLY \$1.00. RUSH A DOLLAR TO...(YOUR NAME AND ADDRESS)

The money-saving formulas are:

EYEGLASS CLEANER - Mix together 8 oz. ammonia and 32 oz. denatured alcohol. If you wish to sell the product, it can be put in 1/2 oz. bottles and retailed for \$1.00.

MOSQUITO REPELLENT - Mix oil of citronella in common vaseline and apply to hands or on collar of shirt or on a cloth or handkerchief which may be tied around the neck.

LIQUID SOAP - Shave 2 cakes of laundry soap into 2 gallons of boiling water, add one box sal soda (2 1/2 lbs). Reduce heat but do not remove from fire until sal soda is dissolved. When cool, add one cup of household ammonia. When this solution has cooled you will have about 2 1/2 gallons of good liquid soap.

LIQUID HAND SOAP - Dissolve any good powdered soap in boiling water. Add one part alcohol to each 4 parts of soap solution. Perfume base or scent may be added if desired when the solution is cooled.

POWDERED HAND SOAP - Put ordinary trisodium phosphate in sifter or mix 7 oz. of trisodium phosphate in sifter with 3 oz. of fine powdered pumice.

INSECT AND ROACH EXTERMINATOR - Mix the following: 1 oz. cocoa powder, 1 lb. Borax, 6 oz. powdered sugar, 2 oz. sodium fluoride. Mix well and sprinkle around the areas where insects frequent.

ATHLETES FOOT REMEDY - Mix 4 oz. Borax with a gallon of water. Helps get rid of sores on feet as well. This remedy is for use on feet only.

LIQUID TERMITE KILLER - Dissolve 2 lbs. of Paradichlorbenzine into 1 gallon of water. Spray or brush on the areas where termites enter.

WINDSHIELD CLEANER - Mix together 3 parts Glycerine, 1 part Alcohol and 2 parts water. Shake well. This formula also prevents steam and frost from forming on the windshield.

WASHING POWDER - Mix together thoroughly 15 parts Sodium Sesquicarbonate with 5 parts Trisodium Phosphate. To use, add to the wash water like any

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other washing powder. Gives excellent cleaning results.

NAIL POLISH REMOVER - Mix 6 parts Acetone with 4 parts Ethyl Acetate.

TOILET BOWL CLEANER - Use straight Potassium Acid Sulfate. Sprinkle in the bowl, allow to stand for one hour, then clean with a brush.

WEED KILLER - Mix thoroughly 1 lb. of Ferrous Sulfate into 3 gallons of water. To use, spray this solution over weeded areas at sundown.

DRAIN PIPE CLEANER - Use plain Sodium Hydroxide. Material is toxic, so keep away from skin or clothing.

COCKROACH KILLER - Mix together equal parts of Plaster of Paris and Oatmeal. Sprinkle around areas where cockroaches appear.

These formulas can save you a considerable amount of money for these necessary every-day household products. If you plan to sell any chemical formulas commercially, the preparations may be subject to the Federal Food, Drug and Cosmetic and Labeling Act. You can obtain detailed information on such regulations by requesting a free copy of digest of the Federal Food, Drug and Cosmetic Act, from The Federal Food and Drug Administration, Washington, D.C. 20402.

Ingredients for these formulas may be obtained from drug stores, hardware stores or chemical supply houses in your area.

To put this plan into operation it is necessary, of course, to advertise the \$1.00 plan. This can be done by placing the suggested ad in the classified sections of publications with inexpensive rates—such as mail order ad sheets or publications, magazines, or neighborhood newspapers. Later, when your budget allows for greater or wider promotion, you can place ads in the business opportunity and money-making sections of magazines with larger circulation.

It is also possible to place your offer as a notice on bulletin boards in heavy-traffic areas such as super markets, public halls, etc.

When order come in, have a copy of this report reproduced. It will cost just a few pennies per copy to have it printed. Then mail this report to the people who responded to your ad and submitted the dollar payment. Your customers, in turn, will receive their moneys worth in information value and the opportunity to put this plan to work for themselves.

Bear in mind, too, that this plan can be adopted for many other types of offers. Instead of formulas you could offer recipes, business information, or thousands of different matters that people want to learn about. Just change the ad copy to fit your particular offer.

The statement 100 letters a day, each containing \$1.00 is, of course, rather ambiguous. There is no scientific method to assure an exact figure for mail order sales or profits. It depends on many factors, such as the amount of advertising or promotion you put forth, and the percentage of orders you receive from this ef-

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fort. \$100 per day is surely possible; it could even be a lot more.

As mentioned before, this plan is about as sure fire as anything devised for sale through the mail. It requires very little investment and is simple and convenient to operate. It is probably the easiest method for an individual to start a mail order business and gain experience in this field. And, to emphasize an earlier statement, this is an ideal program to obtain prospect names for other offers.

How To Sell Your Ideas For Huge Royalties

Here is a way to cash-in on your ideas. If they are unique some company just may be willing to pay big bucks for some of them. This report explains how to protect your ideas to make sure that you get paid for them. Your saleable ideas can be something tangible or intangible. Ideas include such things as mechanical things, chemical compounds, designs, works of art, advertising and business plans, ideas for improving a design, flavor, etc. of an existing product or service.

Many thousands of dollars are paid out to idea men each year by industries. If your idea will increase production, increase sales or improve the product, they will be willing to pay substantial money when they accept it. First, you must know how to protect the ideas that you generate. Ideas that are made public by word of mouth or even in writing become public property unless you first make an agreement to retain all rights to your ideas.

Let's say that you have an idea for increasing the sales of an existing product for company A. Write them a letter similar to this one in duplicate: Gentlemen: I have developed a new idea for increasing the sales of your product. This new method will not increase your costs in any manner. If you are interested in the full details I shall forward them to you upon receipt of the below signed agreement.

AGREEMENT TO REVIEW IDEA.

We the undersigned agree to receive in confidence full details about an idea for increasing the sales of widget s as submitted by (your name). It is further understood that we assume no responsibility whatever with respect to features which can be demonstrated to be already known to us. We also agree not to divulge any details of the idea submitted without permission of (your name) or to make use of any feature of information of which (your name) is the originator without payment of compensation to be fixed by negotiation with (your name) or his lawful representative.

It is specifically understood that in receiving the idea of (your name) it will be reviewed in confidence and within a 30 day period we will report to (your name) the results of our findings and will advise whether or not we are interested in negotiating for the purchase of the rights to use said idea. Have them sign both copies and return one to you.

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Then you must submit complete details of your idea to the company after they review your idea they must by law follow the instructions of the agreement. Many idea men are earning substantial money following this procedure. The sky is the limit buy make darn sure that you first get the agreement signed prior to disclosing your idea. Otherwise no go!

To increase chances of having ideas accepted spend lots of time preparing complete minute details before you submit them. This is the key! Include illustrations of drawings if it's necessary to get the story over.

Tax Tips For Investors & Entrepreneurs

1. Set up a corporation: The tax rate on the first \$25,000 of retained profits is only 22%. You can set up a medical expense reimbursement plan for yourself without including employees. Your corporation can own and claim depreciation deductions on your car. Even if you're in business part-time, you can set up a tax sheltered savings plan.

2. Work a swap of products or services at every opportunity. Both you and the other guy will save a lot in taxes. Neither of you will have as much recorded profit on a swap transaction. Hence less tax.

3. Avoid employees: Have your work done by self-employed, independent contractors and save on Social Security taxes, unemployment taxes, and Workman's Compensation Insurance.

4. If you carry an inventory use the L.I.F.O. (Last-in First-out) method of valuing your inventory. Your nondeductible inventory will consist of the oldest items bought before price increases, and you will be deducting the highest priced materials of merchandise.

5. If you are trying to sell stock or are going to invest in a small corporation, ask your tax advisor about the special Section 1224 Election. If the corporation goes under, the investor can deduct up to \$50,000 against ordinary income and if it succeeds he gets a capital gain when he sells out.

6. To nail down a capital gain you must hold the property more than six months, not just six months. That one extra day can make a big difference.

7. Keep your eye on the new Pension Legislation being worked on in Congress. It's shaping up as a real bonanza for small business owners. Not only so you save on Federal Income Taxes, but you may save on Social Security Taxes, and you will usually save on State or City income taxes. Earnings on pension plan savings can accumulate free of tax until you draw them out.

8. Check with the local Federal Unemployment Office about hiring workers under the W.I.N. Program. You can get a tax credit of 20% of a qualified employee's first year's wages. It's a real steal.

9. You can accumulate up to \$100,000 of profits (after paying a 22% tax on the first \$25,000 per year) in a corporation and pay a tax on only half of the accu-

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mulated amount (by capital gains route) if you liquidate instead of paying yourself a salary or dividends. This is a very attractive pitch for investors in short term (5-10 years) ventures.

10. When in doubt, DEDUCT. The probability of an audit for small businesses with less than \$30,000 is very low. Chances are your deduction will go through and even if it doesn't it will only cost you the tax you would have paid plus 6% of that tax. Just be sure you have a valid reason for the deduction. But, don't get caught on fraud charges, it isn't worth it.

Two Fantastic Ways To Make Extra Sales

If You Sell Products On Computer Disk.

If you sell computer programs that you've written, shareware programs, or information products on computer disk, there are two little-known ways to make extra sales that most people aren't using. Use these methods and your sales will increase!

The first way is to use a custom disk sleeve. Disk sleeves are those paper sleeves that the disk is enclosed in. Most are plain white. That's a waste! You can make your own CUSTOM disk sleeve that can act as an information flyer for the disk it carries, as well as a catalog of your other products. If you have a laser printer, you can even customize these for each individual customer.

Here's how I do it. Take a piece of 8 1/2 x 11 white paper. On the 8 1/2 inch side, measure four inches from one of the long sides. Do the same on the opposite 8 1/2 inch side. Now fold the long way at this four inch point. Hold the paper so that the 11 inch side is horizontal, and the four inch high side is in the front. Next, measure 2 1/2 inches from each side along the 11 inch side. Fold each side, at the 2 1/2 inch point, to the back. You now have a disk sleeve!

I use my laser printer to print a catalog of my products on the side of the paper that will be the inside of the sleeve. Then, I turn the paper over, and print information about my disk product (a newsletter on disk) on the front side. When folded as above, the front of the sleeve has information about what is on the current issue of the newsletter. Turning the sleeve over, subscription information is printed on the flaps. When you open the flaps, you see display ads on the rest of the front side. I printed a message saying "See inside for free info and special offers!!" in small print on laser printer labels, six times per label, then cut them into small individual labels. I use these labels to hold the back flaps closed, until the customer opens the sleeve.

By doing this, I make use of what would otherwise be blank space and extra mailing weight. My sleeve weighs only a fraction more than a regular sleeve, so it doesn't effect postage costs, and it sells products for me! Sure, printing and folding the sleeves takes a little extra time, but it's easy work that brings in sales I

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otherwise wouldn't have, which makes it worthwhile.

The other way to increase your sales is to include a catalog on the disk itself. This is as easy as typing a letter, and will work with any IBM-compatible computer.

With your word processor, type a letter to your customer, telling them that you have some resources that they can benefit from. Then, list your other products and services. Be sure to tell the customer exactly how they will benefit from each particular product/service. Then, when your letter's finished, save it as an "ASCII text file." Almost all word processors will have this option. An ASCII text file can be loaded into any word processor, or can be displayed by typing "type (file name)" to show it on the screen, or "type (filename) > prn" to print it out. Save your letter with a name like README or READTHIS, something that will get your customers attention when they look at the directory of the disk.

On your disk sleeve, label, or instructions that you include with the disk, urge the customer to look at your file. Tell them you have important information for them. Including your product listing this way will add NO weight whatsoever, and will only add the time it takes to create it. A short text file such as this shouldn't effect how long it takes to copy the disk for the customer.

When you sell products on disk, you have two easy methods to use to increase your sales potential. Use both, if you want, and you'll see a marked increase in your sales!

How To Make Money With Your Junk Mail

The term "junk mail" is a well-known term. To the common guy or gal on the street, "junk mail" to them is advertising flyers from the local grocery store and pizza shop that arrive in their mail every day. To the mail order dealer, it means something totally opposite because a mail order dealer in St Paul MN is not going to get a pizza ad for a shop in Jackson MS.

Therefore, "junk mail" refers to pyramid schemes, chain letters and other worthless information that you are inundated with as a newcomer. Often you will get so much of it that you will think this is all mail order has to offer and quit. THIS IS NOT TRUE. This is only one phase of the mail order industry — and it's too bad that beginners get hit with the bulk of it. As you continue to grow in the mail order business, the amount of "junk mail" you receive will diminish compared to the legitimate offers and orders. This is how you know your business is growing in a successful direction.

But back to the matter at hand. How can you make money with this "junk"? One way is by studying and analyzing the piece of mail from a marketing standpoint. Since people obviously are making money with "junk mail" (it would have phased out long ago if it didn't) it's up to you to find out HOW they are doing it.

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Is it the words they use? Normally, “junk mail” offers appeal to a person’s emotional wants and desires. They claim to offer hidden secrets, untold wealth and quick cash. They make false claims by telling people they can now send their kids to college, buy their wife a beautiful diamond ring, take a well-deserved vacation to an exotic tropic island and pay off all their debts.

When the person reads this stuff and forms visions of sugarplums in their heads, they will rush right away and send away for the product immediately. What made them believe you? How was the “junk mail” written to cause a person to immediately react in this manner? These are things you have to study and determine. Then, use this new found knowledge to sell your own product.

The problem with “junk mail” is that if a person gets all hyped up and sends away for the product they have built it up to be bigger-than-life. And when the product or information they ordered arrives, it simply is a sheet of paper or another piece of “junk mail” trying to sell them something else. The person feels cheated, stupid, and taken advantage of.

People may always exist that will respond to this type of “junk mail.” But you can use the same marketing concept to provide the people with something REAL. This way, they won’t feel cheated, stupid and taken advantage of. This is where the “junk mail” authors who wrote this stuff in the first place overlook the true marketing potential.

More money could be made if the person buying something is satisfied and makes a repeat purchase. In fact, newcomers are eager to learn and will buy anything to get started learning. By taking advantage of them only means that you will make one sale in that person’s lifetime. But if the product is good and worthwhile — they will order from you again and again. Many newcomers today will be big businesses tomorrow. And I’m sure if a newcomer found a honest company that really helped them break into the mail order field they would continue to do business with them when they really did make millions of dollars. See what I mean? The back-end sales for a lifetime would be worth the investment.

I’m not saying that you can take a piece of “junk mail” claiming to make the person \$1 million in 30 days or less and turn it into a valuable and worthwhile product. Since this is a downright lie, there is no way to market this honestly. However — you can study the piece of “junk mail” to determine what words and phrases were used and how the ad is written so you can understand how to present a REAL product that people will be eager to buy.

Then, pass the word and tell every new person you come into contact with about these pie-in-the-sky-schemes. You might even want to try writing to some of the people listed on the chain letters. Explain how all this “junk mail” only appeals to their emotional needs and how the company who originally wrote these materials are USING them to only get their money. If everyone passed along this

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information — it wouldn't take very many years before we could put a stop to all this nonsense.

If people slack off on buying it and see the scam for what it really is — the cons will diminish!